

UNEQUAL FIELDS:

Advancing Land Rights,
Labour Protection, and Sustainable
Livelihoods for Rural Women in
Southeast Asia



 **PAN**
ASIA PACIFIC

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Unequal Fields: Advancing Land Rights, Labour Protection, and Sustainable Livelihoods for Rural Women in Southeast Asia

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- ▶ Serikat Perempuan Indonesia (SERUNI)
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ABBREVIATIONS AND ACRONYMS

CHAPTER 1: INTRODUCTION

ASEAN	Association of Southeast Asian Nations
CBPR	Community-Based Participatory Research
HHP	Highly Hazardous Pesticides

CHAPTER 2: MALAYSIA

CEDAW	Convention on the Elimination of All Forms of Discrimination against Women
CSO	Civil Society Organisation
DOSH	Department of Occupational Safety and Health
EIS	Employment Injury Scheme
EPF	Employees Provident Fund
GBV	Gender-Based Violence
GDP	Gross Domestic Product
ILO	International Labour Organization
MCO	Movement Control Order
MOHR	Ministry of Human Resources
NGO	Non-Governmental Organisation
OSH	Occupational Safety and Health
PPE	Personal Protective Equipment
SOCSSO	Social Security Organisation

CHAPTER 3: VIETNAM

ATM	Automated Teller Machine
BC-BHXH	Social Insurance Report
BOT	Build-Operate-Transfer
F0	Person is positive for COVID-19
F1	Individuals who have had close contact with an F0 or are suspected of being infected
GDP	Gross Domestic Product
NQ-CP	Government Resolution
USD	US Dollar
VAT	Value Added Tax
VND	Vietnam Dong

CHAPTER 4: LAOS

CPAM	Community-Based Pesticide Action Monitoring
DAFO	District Agriculture and Forestry Office
FAO	Food and Agriculture Organization
ILO	International Labour Organization
GAP	Good Agricultural Practices
GDP	Gross Domestic Product
GSAF	Green and Sustainable Agriculture Framework
LNCCI	Lao National Chamber of Commerce and Industry
LWU	Lao Women's Union
MAF	Ministry of Agriculture and Forestry
NCAW	National Commission for the Advancement of Women
NHI	National Health Insurance
NSSF	National Social Security Fund
NSPS	National Social Protection Strategy
PPE	Personal Protective Equipment
SEI	Stockholm Environment Institute
SSD	Social Security Department
UNCDF	United Nations Capital Development Fund
UNICEF	United Nations Children's Fund

CHAPTER 5: CAMBODIA

CCCSP	Cambodia Climate Change Strategic Plan
ELC	Economic Land Concession
EII	Employment Injury Insurance
ESCRC	Economic, Social, Cultural Rights Convention
GDP	Gross Domestic Product
GSP	Generalized System of Preference
HEF	Health Equity Fund
IDPoor Card	Identification for Poor Households
MoEYS	Ministry of Education, Youth and Sport
MoH	Ministry of Health
MoLVT	Ministry of Labour and Vocational Training
MoSAVY	Ministry of Social Affairs, Veterans and Youth Rehabilitation
NCDM	National Committee for Disaster Management
NFV	National Fund for Veterans

NSPPF	National Social Protection Policy Framework
NSSF	National Social Security Fund
NSSF-C	National Social Security Fund for Civil Servants
SHI	Social Health Insurance
TVET	Technical Vocational and Educational Training
UNICEF	United Nations Children’s Fund

CHAPTER 6: INDONESIA

ADB	Asian Development Bank
APBN/APBD	Anggaran Pendapatan dan Belanja Negara (State Revenue Budget)
BBM	Bahan Bakar Minyak (Fossil Fuel)
BLT	Bantuan Langsung Tunai (Direct Cash Assistance)
CPO	Crude Palm Oil
GAR	Golden Agri Resources
IMF	International Monetary Fund
KIP	Kartu Indonesia Pintar (Smart Indonesia Card)
KIS	Kartu Indonesia Sehat (Healthy Indonesia Card)
PKH	Program Keluarga Harapan (Family Hope Program)
PNPM	Program Nasional Pemberdayaan Masyarakat (Independent Rural National Community Empowerment Program)
PPK	Program Pengembangan Kecamatan (district development program)
RASKIN	Beras Miskin (Rice Assistance for the Poor)
RASTRA	Beras untuk Keluarga Sejahtera (Rice for Prosperity)



FOREWORD

U*nequal Fields: Advancing Land Rights, Labour Protection, and Sustainable Livelihoods for Rural Women in Southeast Asia* brings together the voices and experiences of rural women from Malaysia, Vietnam, Laos, Cambodia, and Indonesia. They are farmers, agricultural workers, migrants, and indigenous peoples who sustain agriculture and food systems under harsh and unjust conditions. Many are landless, earn poverty wages or in precarious situations as migrant workers, without social protection and in unsafe environments—realities made even harsher by climate change, hazardous pesticides and their serious health risks, and the lingering impacts of the COVID-19 pandemic. These are not isolated hardships but the result of structural inequalities, including corporate monopoly over food and agriculture systems, unjust trade policies, and the continuing neglect of rural communities in national priorities. Yet, rural women continue to organise, support one another, and lead the struggle for meaningful change.

Based on community-based participatory research by PAN Asia Pacific (PANAP) and its partners, this report captures the stories, analyses, and demands of rural women through interviews and focus group discussions. Their calls are clear: social protection is a right, not a privilege, and must be grounded in justice and equality to truly improve lives and livelihoods. Real change means addressing insecure land tenure, informal and undervalued labour, unpaid care work, and escalating climate and pesticide risks. It means advancing agroecology, rejecting hazardous pesticides, defending land and resources, and ensuring that those most affected are the ones shaping the policies.

PANAP and its partners hope that *Unequal Fields* will help build stronger solidarity with rural women and amplify their demands at all levels. Their knowledge, leadership and experiences are essential to building food systems that are fair, safe, and sustainable. This report is both a reflection of their realities and a call to confront the systems that deny them their rights, so that a just and equitable future can grow from the ground up.



CHAPTER 1

Introduction

Rural women continue to persevere in the face of systemic disenfranchisement and discrimination that restrict their voice, choices and opportunities. Women farmers, indigenous women and women agricultural workers not only suffer from gender-based inequality, but also by social and economic exclusion that further aggravates their vulnerability and poverty. In many developing countries, rural women often bear the brunt of insecure living conditions, with lack of or limited access to livelihoods, economic recognition, social protection, and land tenure rights.

These challenges are compounded by global, regional and local crises that expose rural women to further hardship under oppressive food and agricultural systems and policies. Addressing these inequities requires a deep understanding of lived experiences and perspectives. Meaningful efforts must be made to confront power imbalances, eliminate gender disparities and advance social justice. Social protection systems must be reimagined to support rural women’s movements and to uphold their rights, promote equality and advance food sovereignty and agroecology.

To respond to these urgent needs, PAN Asia Pacific (PANAP), with the support of Oxfam DGD and partners in Cambodia, Vietnam, Laos, Indonesia and Malaysia, embarked on a project **“Improved social protection and labour rights for women farmers, agricultural workers and indigenous people in food and agricultural production.”** Initiated in 2022, the project seeks to engage governments and other duty-bearers through social dialogue, multi-stakeholder initiatives, and negotiations. These efforts are strengthened by national and regional campaigns and advocacy.

It will leverage existing accountability mechanisms and international frameworks such as ILO conventions, ASEAN declarations, CEDAW, FAO, UNEP. The project is aligned with the Joint Strategic Framework on Decent Work, contributing to its three key pillars:

- ▶ **Promotion of labour rights**, including decent wages, protection from occupational health hazards (such as hazardous pesticides) and prevention of gender-based violence;
- ▶ **Expansion of social protection**, with a focus on gender-transformative and shock-responsive systems;
- ▶ **Social dialogue**, encompassing tripartite discussions, collective bargaining, and multi-stakeholder engagement.

PANAP and its partners developed the research methodology during the Strategy Meeting on Improved Social Protection and Labour Rights for Women Farmers, Agricultural Workers, and Indigenous Peoples held in Phnom Penh from 3–5 October 2022. This meeting laid out the project’s four-year objectives and strategies, highlighting the specific challenges faced by women farmers, agricultural workers, and indigenous peoples, such as land rights, climate change, labour rights and social protection. Partners shared their on-the-ground experiences and contributed to refining the study’s questionnaire, methodology and timeline (see Annex 1). A follow-up Strategy Meeting held from 19–21 May 2023, in Penang, Malaysia, was focused on sharing preliminary findings and finalising timelines.

This report consolidates the outcomes of that research. It provides evidence on the risks and vulnerabilities faced by women farmers and agricultural workers—including those stemming from climate change, COVID-19, and occupational hazards—and documents their strategies for resilience. The findings support advocacy and alliance-building, and offer actionable recommendations for national governments and ASEAN bodies to ensure stronger protections and uphold the rights of rural women.

RURAL WOMEN IN AGRICULTURE: INEQUALITY AND THE STRUGGLE FOR RIGHTS

According to the Food and Agriculture Organization (FAO), approximately 1.23 billion people were employed in the food and agricultural sectors in 2019. The majority—793 million workers—were in Asia, followed by

290 million in Africa.¹ Across crops, livestock, forestry and aquaculture, agriculture remains the largest employer of both youth and women. In low-income countries, rural women account for 64 % of the agricultural workforce; in lower-middle-income countries, they constitute 42 %.² Yet, their significant contributions are overshadowed by the disproportionate burden of unpaid domestic and caregiving responsibilities, which severely limit their participation in the formal labour market and reinforce gender disparities in wages, job security, and decision-making.³

Rural women are essential to household and community development. Their roles in agriculture extends beyond traditional homestead production and post-harvest operations,⁴ as farmers, co-farmers, wage labourers and land managers. In developing countries, rural women are estimated to contribute between 60–80 % of total food production.⁵

In many parts of Asia, rural women are the backbone of agriculture. As men and youth migrate to urban and peri-urban areas in search of employment, women are left to manage farms, households and community life. This feminisation of agriculture increases women's responsibilities, often without commensurate access to land, income or recognition.⁶ Their overlapping roles as caregivers, subsistence farmers and informal labourers often exclude them from official employment statistics and formal labour protections. Deep-seated sociocultural norms further obscure their central role in food systems, perpetuating invisibility and marginalisation.⁷

In countries like Indonesia, Thailand, and the Philippines, women dominate rice farming. In India and Bangladesh, women provide up to 80 %

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1. UN FAO. (2023). *Estimating global and country-level employment in agrifood systems*. <https://www.fao.org/3/cc4337en/cc4337en.pdf>
 2. UN Women. (2018). *Learn the facts: Rural women and girls*. <https://www.unwomen.org/en/digital-library/multimedia/2018/2/infographic-rural-women>
 3. FAO. (2023). *The Status of Women in Agrifood Systems*. <https://www.fao.org/gender/the-status-of-women-in-agrifood-systems>
 4. Hossain, M., & Jaim, W.M.H. (2011). *Empowering Women to Become Farmer Entrepreneur*. IFAD. https://www.researchgate.net/profile/Mahabub-Hossain/publication/265028979_Empowering_Women_to_Become_Farmer_Entrepreneur/links/551c0d870cf2fe6cbf762b8f/Empowering-Women-to-Become-Farmer-Entrepreneur.pdf
 5. Garcia-Winder, M. (2018). *Women in Agriculture: Challenges and Options*. Inter-American Institute for Cooperation on Agriculture. <https://iica.int/en/press/news/women-agriculture-challenges-and-options>
 6. Maslog, C. (2015). *Asia-Pacific Analysis: Asia's invisible women farmers*. SciDev. <https://www.scidev.net/asia-pacific/column/asia-pacific-analysis-asia-s-invisible-women-farmers/>
 7. UN FAO. (2011). *The State of Food and Agriculture: Women In Agriculture – Closing The Gender Gap For Development*. <https://www.fao.org/4/i2050e/i2050e.pdf>

of the labour required for rice cultivation.⁸ In Pakistan, the lack of alternative employment in rural areas has pushed women disproportionately into cotton harvesting—often under exploitative conditions and within minimal bargaining power.⁹ Despite these challenges, studies show that women’s active involvement in agricultural production—from land preparation and planting to harvesting, marketing and resource management—leads to increased productivity, income and household well-being.

However, systemic inequalities persist. Women are often confined to cultivating small, subsistence-level plots, while men tend to control larger, commercially viable lands for trade and cash crops.¹⁰ This division reinforces stereotypes of women as less productive contributors, despite their essential role in sustaining household food security—especially in indigenous and marginalised communities where subsistence agriculture supports both community and cultural life.¹¹

Despite agriculture’s dependence on women’s labour, they remain grossly underrepresented in land ownership and access to resources. Globally, only 1 % of landowners control at least 70 % of agrifood production.¹² Meanwhile, just four transnational corporations—Archer-Daniels-Midland, Bunge, Cargill, and the EU-based Louis Dreyfus Company —monopolise 70–90 % of the global grain trade.¹³ During the COVID-19 pandemic, as the world faced what the World Food Programme called the “largest food crisis in modern history,”¹⁴ these corporations collectively made over USD 14 billion

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8. Maslog, C. (2015). *Asia-Pacific Analysis: Asia’s invisible women farmers*. SciDev. <https://www.scidev.net/asia-pacific/column/asia-pacific-analysis-asia-s-invisible-women-farmers/>
 9. Siegmann, K. & Shaheen, N. (2008). *Weakest link in the Textile Chain. Pakistani Cotton Pickers’ bitter Harvest*. Indian Journal of Labour Economics. 51. https://www.researchgate.net/publication/254407235_Weakest_link_in_the_Textile_Chain_Pakistani_Cotton_Pickers’_bitter_Harvest
 10. Office of the United Nations High Commissioner for Human Rights. (n.d.). *Insecure land rights for women: A threat to progress in gender equality and sustainable development*. <https://www.ohchr.org/en/special-procedures/wg-women-and-girls/insecure-land-rights-women-threat-progress-gender-equality-and-sustainable-development>
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 12. Mercado, J. C. (2023). *The future of food is people-power(ed): five key features of today’s global food crisis*. People’s Coalition on Food Sovereignty (PCFS). https://pcfs.global/5-key-features-of-food-crisis/#_ftn1
 13. Ibid.
 14. UN WFP. (2023). *Global Food Crisis: 10 Countries Suffering the Most From Hunger*. <https://www.wfpusa.org/articles/global-food-crisis-10-countries-suffering-the-most-from-hunger/>

in profits in 2022 alone.¹⁵ In contrast, small-scale farmers and food producers, including indigenous peoples and rural women, faced deepening precarity, intensified by landlessness, exploitative labour conditions, and patriarchal power structures embedded in the global food system.

This situation is further compounded by rural poverty. According to the World Bank, those living on less than USD 1.90 a day are considered extremely poor.¹⁶ Alarming, over 80 % of the world's extremely poor live in rural areas, where poverty rates are nearly three times higher than in urban regions.¹⁷ While numerous “anti-poverty” and “poverty reduction” programmes focus on these regions, they often overlook landlessness – a fundamental driver of rural poverty and exclusion. Without secure access to land, rural women remain vulnerable to cycles of exploitation and food insecurity, despite being the very foundation of global food production.

The Crisis of Landlessness

Land ownership is a vital foundation for development; without it, rural communities are often pushed into poverty, debt, and malnourishment. At the heart of this deeply rooted crisis of landlessness is the gnawing hunger of TNCs and both foreign and domestic investors, who lobby for and secure land deals across the globe. The large-scale acquisition of farmlands, forests, and ancestral territories has accelerated deforestation and rural impoverishment, destabilising food security and undermining national food sovereignty. The situation is most severe in Sub-Saharan Africa, where over 1,357 land concessions covering 42.23 million hectares have been granted—this in a region where 413 million people live below the poverty line. South Asia, East Asia, and the Pacific follow closely, with 1,018 land deals concluded since 2000.¹⁸ Mega infrastructure projects, conservation zones, housing developments, and monoculture plantations have systematically displaced traditional agriculture and food systems.

This persistent landlessness—driven by the ongoing and intensifying exploitation by agrifood mega corporations—places rural women's right to

15. People's Coalition on Food Sovereignty. (2023). *The future of food is people-power(ed): five key features of today's global food crisis*. <https://pcfs.global/5-key-features-of-food-crisis/>

16. World Bank. (2020). *Poverty and shared prosperity 2020: Reversals of fortune*. <https://www.worldbank.org/en/publication/poverty-and-shared-prosperity-2020>

17. United Nations. (2023). *Extreme Poverty in Developing Countries Inextricably Linked to Global Food Insecurity Crisis, Senior Officials Tell Second Committee*. <https://press.un.org/en/2023/gaef3590.doc.htm>

18. Land Matrix. (2024). *Deals*. Land Matrix. <https://landmatrix.org/list/deals/>

land, food, and life in its most vulnerable position. Today, less than 10 % of the richest control more than 60 % of the global land use value, while the poorest half of the rural population holds just over 3 %.¹⁹ Without access to land, rural women are denied the opportunity to realise their full economic, political, and social potential. This results in a cascade of consequences, including hunger, indebtedness, gender- and caste-based violence, biodiversity loss, erosion of traditional knowledge, wage inequality, and exposure to hazardous working conditions.

Discrimination and Exploitation of Women

As farmers, agricultural workers, seed savers, biodiversity conservationists, and community leaders, rural women significantly contribute to agricultural production, food sovereignty, natural resource management, and climate resilience.²⁰ They must have the right to freely pursue, participate in, and benefit from decision-making, healthcare, autonomy, income generation, social security, education, and access to land and natural resources.²¹ In particular, rural women must be able to access and fully exercise their rights related to land and food. Without removing gender-related discrimination, social barriers, economic inequalities, and human rights violations, the producers of over half of the world's food continue to bear the burden of multi-dimensional poverty.

In the agricultural sector, rural women are most often employed as informal workers, occupying roles such as street vendors, subsistence farmers, plantation workers and seasonal labourers. A significant portion of workforce in Asian countries is employed informally—for example, Cambodia (88.3 %) ²², Myanmar (85.7 %) ²³ and Vietnam (65.1 %) ²⁴. This lack of formal employment deprives most workers of labour rights and

19. Pott, S. (2020). *Gap with Land Ownership Is Widening Around The World*. Welthungerhilfe.

<https://www.welthungerhilfe.org/news/press-releases/2020/gap-with-land-ownership-is-widening-around-the-world>

20. World Bank. (2021). *Agricultural innovation systems: An investment sourcebook*. <https://openknowledge.worldbank.org/entities/publication/96b3a61b-47db-5e1b-bcd3-5bea8cf85429>

21. Nuila, A., & Claey's, P. (2016). *Rural Women's Rights*. FIAN International. https://fian.org/files/files/droits_fe_rurales_UK_web.pdf

22. ILO. (2024). *Workers in the Cambodian informal economy*.

<https://www.ilo.org/resource/brief/workers-cambodian-informal-economy>

23. ILO. (2023). *Decent work in the informal economy in Myanmar: A statistical profile*.

<https://www.ilo.org/media/395531/download>

24. Statista. (2024). *Informal employment rate in Vietnam from the 4th quarter of 2021 to the 4th quarter of 2023*. <https://www.statista.com/statistics/1458220/vietnam-informal-employment-rate/>

social protection, exposing them to economic vulnerability while also limiting productivity and government revenue. In addition to lower wages, informal workers are victims of diminishing labour rights, including inhumane working hours, job insecurity, workplace discrimination and unsafe conditions.²⁵

When Informal employment is a woman's primary source of income, it places her in an even more precarious situation – especially during economic, political, or climate-related crises. Agricultural wages have been declining for years, and women continue to shoulder the double burn of strenuous agricultural labour alongside undervalued and unpaid care work at home. Cultural traditions and entrenched gender roles frequently deny rural women inheritance rights, leadership opportunities, and access to justice.

The rampant existence of these social risks has increasingly brought about the implementation of social protection programmes and policies, such as the Declaration on Strengthening Social Protection signed by the Association of Southeast Asian Nations (ASEAN) in 2013.²⁶ This declaration institutionalised the ASEAN Member States' (AMS) commitment to ensuring universal healthcare and income security across various contingencies. These include medical care, sickness, maternity, old age, work injury, disability, survivor benefits, family allowances, and unemployment—aligning with the standards set by the International Labor Organization (ILO) Social Security (Minimum Standards) Convention No. 102.²⁷

Social Protection and Rural Women: Gaps and Realities

In recent years, public spending on social protection in Asia has steadily increased. According to a 2018 study, the Social Protection Indicator (SPI)—which measures average expenditure per intended beneficiary—rose from 3.3 in 2009 to 4.1 across 24 countries.²⁸ The largest share of

25. Irena, M. (2022). Informal workers: Why their inclusion and protection are crucial to the future of work. *The ASEAN Magazine*, 21, 13-17. <https://asean.org/wp-content/uploads/2022/05/The-ASEAN-Magazine-Issue-21-2022-Informal-Economy.pdf>

26. ASEAN. (2018). *ASEAN Declaration on Strengthening Social Protection (1st Reprint)*. <https://asean.org/wp-content/uploads/2018/11/26.-November-2018-ASEAN-Declaration-on-Strengthening-Social-Protection-1st-Reprint.pdf>

27. ILO. (1952). *The ILO Social Security (Minimum Standards) Convention, 1952 (No. 102)*. International Labour Organization. https://www.ilo.org/secsoc/areas-of-work/legal-advice/WCMS_205340/lang--en/index.htm

28. ADB. (2022). *The Social Protection Indicator for Asia Tracking Developments in Social Protection*. <https://www.adb.org/publications/social-protection-indicator-asia-tracking-developments>

this expenditure continues to be directed toward pensions and health insurance, accounting for 50.3 % and 13.5 %, respectively.²⁹ These schemes have proven especially critical during crises like the COVID-19 pandemic, where governments were compelled to ramp up social protection to cushion the most vulnerable. Beyond short-term relief, social protection systems have shown potential to mitigate poverty, enhance labour productivity and reduce socio-political tensions.³⁰

Across the Asia-Pacific region, many ILO member states have pledged to improve their social protection systems. These commitments, made under the ILO Declaration on Fundamental Principles and Rights at Work, include formalising informal employment, eliminating forced labour, and creating non-discriminatory work environments.³¹ However, these commitments have yet to materialise effectively in the region. Most ASEAN countries still spend only 3 % or less of their GDP on social protection, resulting in persistently low coverage and limited reach—especially among informal and marginalised groups.³² Critically, there remains limited analysis and policy differentiation between the specific needs of rural women, particularly in areas like maternity support, elderly care, and unemployment insurance. As a result, vast segments of the population remain excluded from social protection schemes. This includes women, migrant workers, self-employed individuals, domestic workers and those in micro and small enterprises - most of whom work in the informal economy. Despite growing rhetoric around expanding coverage, many contributory and non-contributory schemes continue to neglect informal workers.³³ In the agriculture sector, where informality dominates, small-scale food producers are largely uncovered or face significant barriers to access such schemes. Moreover, efforts to formalise informal work have often overlooked the structural barriers faced by women,

29. Ibid.

30. Ong, C. B., & Bista, C. P. (2015). *The state of social protection in ASEAN at the dawn of integration*. ILO. https://www.ilo.org/wcmsp5/groups/public/---asia/---ro-bangkok/---ilo-jakarta/documents/publication/wcms_428982.pdf

31. ILO. (2022). *ILO Declaration on Fundamental Principles and Rights at Work and its Follow-up*. <https://www.ilo.org/about-ilo/mission-and-impact-ilo/ilo-declaration-fundamental-principles-and-rights-work>

32. UN ESCAP. (2020). *The Protection We Want: Social Outlook for Asia and the Pacific*. United Nations. <https://www.socialprotection-toolbox.org/files/inequality/documents/Social-Outlook-brief-B2.pdf>

33. ILO. (2021). *World Social Protection Report 2020–22: Social protection at the crossroads - in pursuit of a better future*. <https://www.ilo.org/publications/flagship-reports/world-social-protection-report-2020-22-social-protection-crossroads-pursuit>

including gendered social norms, unpaid care responsibilities, and legal identity constraints.

Although national social protection frameworks have grown in statistical terms, they continue to fall short in effectively reaching the most vulnerable communities. In countries like Indonesia, Philippines, Bangladesh and Thailand, welfare programmes such as cash transfers or support for the elderly remain limited in scope and scale when compared to social insurance schemes.³⁴ Even countries with higher SPI scores—such as the Philippines³⁵ and Bangladesh³⁶—have struggled to reduce poverty comprehensively due to piecemeal and selective implementation of benefits. During periods of crisis, governments often turn to short-term, ad-hoc interventions like cash- and food-for-work programmes rather than sustainable, long-term protections.

For rural women—especially those from marginalised and disadvantaged communities—universal, gender sensitive social protection is crucial. Their realities are shaped by lower incomes, precarious employment, and limited access to formal jobs that would qualify them for contributory schemes. These challenges are amplified by rigid eligibility criteria that treat women primarily as dependents. According to UN Women, women's income fell to half of their pre-pandemic earnings, and 20 % of women across 45 countries lost their jobs during the pandemic.³⁷ Discriminatory wage practices, a lack of economic opportunities in rural areas, and entrenched gender norms contribute to a widening gender pay gap. In Indonesia, for example, the gender pay gap among casual agricultural workers increased from 18.9 % in 2011 to 23.6 % in 2019 in favour of men.³⁸

34. ADB. (2022). *The social protection indicator for Asia tracking developments in social protection*. <https://www.adb.org/publications/social-protection-indicator-asia-tracking-developments>

35. Dano, G. (2022). *Amartya Sen's Capability Approach in the Analysis of Pantawid Pamilyang Pilipino Program*. *United International Journal for Research & Technology*, 3(10), 33-42. <https://philarchive.org/archive/DANASC>

36. World Bank. (2016). *Bangladesh Social Protection and Labor Review: Towards Smart Social Protection and Jobs for the Poor*. <https://openknowledge.worldbank.org/server/api/core/bitstreams/014aceb0-a18e-5c21-85b5-67c3ebd7c9fb/content>

37. Billi, L., Encarnacion, J., Ismail, G., Seck, P., Tabaco, R. J. (2021). *Women and Girls Left Behind: Glaring Gaps in Pandemic Response*. UN Women. <https://data.unwomen.org/sites/default/files/documents/Publications/glaring-gaps-response-RGA.pdf>

38. Fauzi, D. (2020). *The Gender Pay Gap among Casual Agricultural Workers in Indonesia: A Reflection for Policymakers*. Lee Kuan Yew School of Public Policy. <https://lkyspp.nus.edu.sg/gia/article/the-gender-pay-gap-among-casual-agricultural-workers-in-indonesia-a-reflection-for-policymakers>

This disparity extends beyond earnings, affecting women’s access to land, technology, education and healthcare. Data disaggregated by gender, location, and employment status remains scarce, obscuring the true scale of exclusion among rural women.

In this research, PANAP and our partners confirm that agricultural and plantation workers—particularly women—face exploitative working conditions and unliveable wages. In Malaysia, despite a legal minimum salary of RM 1,500 (USD 330), many women plantation workers take home less than RM 1,000 (USD 225) after deductions. In Indonesia, women workers were forced to take on additional tasks following mass layoffs during the pandemic, yet their wages remained unchanged.

I came with dreams but now I end up paying my debts. I only receive RM 600 a month and after payments, I have only RM 50 in my hand. I often sacrifice my meals.

A migrant worker in Malaysia who left home to support her family and works multiple jobs to send money home and repay her debts

Beyond economic insecurity, social protection systems are limited in shielding women and other marginalised groups from structural risks such as human rights abuses and land-related violence perpetrated by landlords, capitalists and state forces. Since the start of the current Philippine president’s term in 2022, at least 24 poor farmers have fallen victim to extrajudicial killings—17 of them within his first five months in office.³⁹ PANAP’s Land and Rights Watch 2023 recorded almost three deaths per month due to land-related conflicts.⁴⁰ That same year, over 11,000 people were displaced, and more than 670 individuals arrested, with 93 % of these incidents linked to land issues. State actors—including the police, military and paramilitary forces—were implicated in over half of these cases.⁴¹ Mainstream social protection discourse rarely acknowledges these structural and political risks, treating vulnerability as purely economic.

39. Aspinwall, N. (2023). *Philippine farmer killings revive dark memories of martial law*. Al Jazeera. <https://www.aljazeera.com/news/2023/7/14/philippine-farmer-killings-revive-dark-memories-of-martial-law>

40. Pesticide Action Network Asia and the Pacific. (2023). *Land Rights Watch 2023 Report*. <https://files.panap.net/resources/PANAP-Land-and-Rights-Watch-2023-Report.pdf>

41. Ibid.

Rural women in the agriculture sector are also often leading voices in social movements advancing land rights, social justice and sustainable food systems. However, key findings of the country studies reveal a lack of genuine representation in labour unions across countries like Cambodia, Indonesia, Malaysia, Laos and Vietnam. Government interference and impositions, patriarchal practices within trade unions and pro-employer biases prevent many women agricultural workers from accessing support and asserting their rights.

Recognising their central role in food production, rural women have been designated a priority group under the ILO's Decent Work Agenda, which envisions "productive work for women and men in conditions of freedom, equity, security and human dignity."⁴² Promoting decent work for rural women is not only about fair wages or job security—it is also about supporting their leadership, enhancing climate resilience, improving community well-being, and promoting people-led alternatives like agroecology.

Despite the specific needs and heightened vulnerabilities of rural women, available data on social protection coverage for women agricultural workers in the countries studied remains sparse. Even where social protection schemes are in place, many women report limited awareness of their rights or lack of information on how to access available benefits, underscoring deep gaps in outreach, accessibility, and inclusion.

Climate Crisis and Rural Women's Resilience

In addition to economic, political, and social challenges, the rural agriculture sector remains among the most vulnerable to climate-related crises and environmental risks. Droughts and floods have increasingly devastated farmlands and coastlines, further destabilising already fragile national and local food systems. Large-scale agribusiness operations have worsened these disasters through destructive and extractive practices, such as deforestation of tropical forests and peatlands.⁴³ The aggressive expansion of chemical-intensive palm oil plantations, in particular, has contaminated

42. Verschuur, C. (2019). From the Centre to the Margins and Back Again: Women in Agriculture at the ILO. *International Development Policy*, 11, 152-176. <https://journals.openedition.org/poldev/3068>

43. Greenpeace International. (2019). *Burning down the house: How Unilever and other global brands continue to fuel Indonesia's fires*. Greenpeace. <https://www.greenpeace.org/malaysia/publication/2620/burning-down-the-house-how-unilever-and-other-global-brands-continue-to-fuel-indonesias-fires/>

habitats, placing countless species of animals, birds, insects and plants at risk of rapid extinction.

The influx of foreign investments and expansion of agribusiness into rural areas have accompanied the commercialisation and industrialisation of agriculture for profit. These trends have accelerated the degradation of natural resources, undermining traditional, sustainable farming systems. Industrialised agriculture and land use conversion—driven by monoculture and export-oriented production—have resulted in massive deforestation, the destruction of biodiversity, and agrochemical contamination of land and water.⁴⁴ In Malaysia, for example, the expansion of palm oil plantations has not only polluted water, soil and air, but also contributed significantly to greenhouse gas emissions—releasing an estimated 4,780 tonnes of carbon dioxide for every ton of pesticide used.⁴⁵ The dominant agricultural model of input-intensive, monoculture-led, industrial, and commodity-based food production has posed major threats to health and the environment through chemical fertiliser contamination of soil and aquatic systems.

Despite the availability of safer, non-chemical alternatives to highly hazardous pesticides (HHPs), there remains a significant lack of technical support and financial investment from state institutions to promote and implement these alternatives. Without inclusive and robust social protection programmes, plantation and agricultural workers are left to shoulder the consequences of agrochemical exposure on their own—physically, financially, and emotionally.

Climate shocks, such as extreme heat and flooding not only destroy crops and farmland but also intensify gender inequalities. A 2024 FAO report found that women farmers and female-headed households suffered disproportionately greater loss from climate impacts compared to male-headed households.⁴⁶ These compounded gender disparities mean that women must invest more time, labour, and resources to recover and maintain productive land—often without access to essential tools like irrigation systems, climate-resilient seeds, or training.

44. ASEAN. (2022). *ASEAN Regional Guidelines for Sustainable Agriculture in ASEAN*. ASEAN. https://asean.org/wp-content/uploads/2022/10/2023_App-1.-ASEAN-Regional-Guidelines-for-Sustainable-Agriculture_adopted.pdf

45. Third World Network. (2023). *Breaking the Vicious Cycle of Pesticides and Climate Change with Agroecology*. <https://www.twn.my/title2/susagri/2023/sa1050.htm>

46. UN FAO. (2024). *The unjust climate – Measuring the impacts of climate change on rural poor, women and youth*. <https://doi.org/10.4060/cc9680en>

For climate-resilient and equitable solutions, rural women food producers must be central to national, regional, and local climate planning and social protection strategies. Supporting their leadership in climate adaptation efforts will yield deeper, long-lasting impacts on both environmental sustainability and community well-being. The prevailing fossil fuel-dependent, industrial agricultural model—one of the largest contributors to carbon emissions in the sector—must be urgently replaced by sustainable, inclusive, and resilient food systems. These systems should be rooted in the knowledge and stewardship of smallholder farmers, agricultural workers, rural women, indigenous communities, and peasant youth.

Pesticide Risks and Occupational Hazards

Agricultural work is among the most hazardous forms of labour globally, with an estimated 170,000 fatal work-related accidents occurring within the agriculture sector each year.⁴⁷ Workers face a wide array of risks—from physical dangers such as exposure to extreme weather and heavy machinery to toxicological hazards stemming from pesticide and chemical use. These vulnerabilities are often compounded by exclusion from social security and insurance systems. Certain groups—including women, children, migrant and seasonal workers—are particularly at risk due to intersecting economic, social, and biological factors.⁴⁸

A major concern is the exposure to banned or restricted pesticides, often in the absence of appropriate protective equipment and safety training. Many agricultural workers are ill-equipped to handle hazardous chemicals properly due to a lack of information, inadequate enforcement of regulations, and limited access to safer alternatives.

With rising global temperatures, farmworkers in Southeast Asia are increasingly vulnerable to heat-related illnesses such as heatstroke, dehydration, exhaustion and sunburn. Water scarcity and prolonged exposure to extreme heat also exacerbate hunger and food insecurity, particularly among low-income rural communities. Women workers, in particular, often carry out physically demanding tasks with little support.

47. ILO. (2011). *Safety and health in agriculture*. <https://www.ilo.org/resource/other/safety-and-health-agriculture>

48. Pesticide Action Network Asia and the Pacific. (2022). *Occupational health and safety of agricultural workers: ILO conventions and gaps*. <https://panap.net/resource/occupational-health-and-safety-of-agricultural-workers-ilo-conventions-and-gaps/>

In Malaysia, for example, the study found that women workers regularly carried up to 20 bags of fertiliser—each weighing 50 kilograms—on their heads while frequently bending over to apply them. These strenuous activities have led to serious health issues including prolapsed wombs, chronic back pain, severe headaches, shoulder and joint pain, and hips and leg aches.

The more concerning threat is the widespread exposure to HHPs. With limited or no access to clean water, sanitary facilities or protective clothing, plantation workers often suffer serious and chronic health conditions. In a focus group discussion (FGD) conducted in Malaysia for the study, women workers reported immediate symptoms from pesticide exposure such as skin rashes on their thighs, eye irritation, gastritis, throat infections, genital boils, abnormal vaginal discharge and persistent itching. Previous PANAP studies have similarly found that most women palm oil sprayers received no formal training in the safe handling of HHPs.⁴⁹

While some regulations technically require the use of safety equipment, companies are not compelled to enforce their provision or use. Many rural workers also forgo wearing protective gear due to discomfort, the risk of heat exhaustion, or restricted mobility that slows down their productivity—leaving them even more exposed.

Further exacerbating these occupational hazards is the issue of forced migration, which adds another layer of exploitation for rural workers, particularly migrants. Migrant agricultural workers are frequently trapped in conditions of forced labour and debt bondage. Exploitative recruitment agencies and unscrupulous employers subject them to inhumane working conditions, often withholding pay until debts and placement fees are repaid. This is especially prevalent in Malaysia, a country heavily reliant on migrant labour, where migrant rural workers are often treated as second-class citizens and subjected to systemic discrimination and abuse.

Impacts of COVID-19 in Rural Livelihoods

The COVID-19 pandemic exacerbated the already precarious conditions faced by agricultural workers, leaving the world, particularly rural communities, still grappling with its long-term consequences. According to official FAO reports on gender and food security, food insecurity remains more prevalent

49. Rengam, S., Serrana, M., & Quijano, I.-I. (2018). *Of Rights and Poisons: Accountability of the Agrochemical Industry*. PAN Asia Pacific. <https://panap.net/resource/of-rights-and-poisons-accountability-of-the-agrochemical-industry/>

among women than men. In 2022, 27.8 % of women experienced moderate to severe food insecurity, compared to 25.4 % of men.⁵⁰

Following the pandemic declaration in March 2020, government-imposed lockdowns and mobility restrictions severely disrupted global food supply chains, hindering food trade and transportation for more than two years. As exporting countries turned to protectionist measures to secure their own food supply, import-dependent countries were left vulnerable and scrambling on their own. Consequently, high food prices have become a growing concern across Asia and the world, particularly in low and middle-income countries. From 2020 to 2021, the cost of healthy diets rose by 4.3 % in Asia, Africa, and Latin America and the Caribbean—outpacing the global average.⁵¹ Of the 3.1 billion people globally who could not afford a healthy diet in 2021, 61 %—or 1.9 billion—were from Asia.⁵²

For the rural poor, especially women, rising food prices are unaffordable. Pandemic-related restrictions disrupted both their daily lives and livelihoods. In countries such as Laos and Malaysia, farming activities were curtailed. Although lockdowns were less strict in Cambodia and Vietnam, farmers still experienced drastically reduced incomes due to low farmgate prices and limited market access. While many were allowed to continue producing food for their own subsistence, their diminished or non-existent incomes could not keep up with the rising cost of agricultural inputs, pushing many into debt.⁵³

Women remain among the most vulnerable groups in ASEAN countries, where weak social protection policies and inadequate safety nets make economic recovery from the pandemic particularly challenging.⁵⁴ In 2020, the UN reported that 26 % of young women in Thailand had taken on more unpaid adult care responsibilities, while 41 % had increased their

50. FAO. (n.d.). *Gender and food security and nutrition*. <https://www.fao.org/gender/learning-center/thematic-areas/gender-and-food-security-and-nutrition/4/>

51. Moncayo, J. R., Hamadeh, N., Rissanen, M., Conti, V., & Bai, Y. (2023). *Over 3.1 billion people could not afford a healthy diet in 2021 - an increase of 134 million since the start of COVID-19*. World Bank blogs. <https://blogs.worldbank.org/en/opendata/over-31-billion-people-could-not-afford-healthy-diet-2021-increase-134-million-start-covid>

52. Ibid.

53. Pesticide Action Network Asia Pacific. (2020). *Pandemic of Hunger: Asserting People's Rights Amid COVID-19*. PAN Asia Pacific. <https://panap.net/resource/pandemic-of-hunger-asserting-peoples-rights-amid-covid-19/>

54. Rahmadhani, P., Vaz, F., & Affiat, R. A. (2022). *COVID-19 Crisis and Women in Asia - Economic impacts and policy responses*. Bibliothek der Friedrich-Ebert-Stiftung. <https://library.fes.de/pdf-files/bueros/nepal/18152.pdf>

unpaid childcare workload—compared to 16 % and 28 % of young men, respectively.⁵⁵

Access to affordable, quality healthcare remains another major challenge in rural areas. For instance, rural women in Cambodia reported experiencing discrimination at provincial health centres, while women in Laos cited a general lack of access to healthcare facilities. In Malaysia, undocumented migrant workers faced even greater barriers, as they were unable to access public healthcare and were forced to pay out-of-pocket at private clinics. Despite these challenges, governments in Cambodia and Laos made efforts to disseminate COVID-19 information and distribute basic sanitation kits. Some agricultural companies also provided hygiene kits and vaccinations to workers to ensure continued labour during the pandemic.

Vietnam, in contrast, had several social assistance policies in place prior to the pandemic that proved significant during the crisis. These policies addressed not only the economic and health needs of poor households but also provided support for schoolchildren—offering a more holistic approach to social protection in times of crisis.

Even before the pandemic, half of the world’s population struggled with healthcare expenses, and nearly 100 million people were at risk of falling into extreme poverty due to the lack of universal healthcare.⁵⁶ The absence of robust public infrastructure, insufficient care systems, and under-resourced health workforces in rural communities in Asia further intensified the devastating impacts of the pandemic.⁵⁷

Climate Resilience Strategies

A warming planet poses increasing vulnerabilities to rural women and their food production systems, ultimately contributing to increasing global hunger. As the climate crisis gains the international attention it deserves, countries are being pushed to implement resilience strategies to withstand and mitigate the impacts of climate change and extreme weather events.

55. Ibid.

56. WHO. (2017). *World Bank and WHO: Half the world lacks access to essential health services, 100 million still pushed into extreme poverty because of health expenses*. <https://www.who.int/news/item/13-12-2017-world-bank-and-who-half-the-world-lacks-access-to-essential-health-services-100-million-still-pushed-into-extreme-poverty-because-of-health-expenses>

57. Singh, K., Xin, Y., Xiao, Y., et al. (2022). Impact of the COVID-19 Pandemic on Chronic Disease Care in India, China, Hong Kong, Korea, and Vietnam. *Asia Pacific Journal of Public Health*, 34(4), 392-400. <https://pubmed.ncbi.nlm.nih.gov/35067078/>

ASEAN member-states (AMS) reaffirmed their commitment in the 2023 Joint Statement on Climate Change to the 28th Session of the Conference of Parties to the United Nations Framework Convention on Climate Change (UNFCCC COP-28). The statement emphasised the need to address, mitigate, adapt to and finance critical climate concerns in light of persistent losses and damages caused by extreme weather and slow onset climate events.⁵⁸ AMS also recognised the importance of strengthening their efforts to meet 2030 targets set in their nationally-determined commitments (NDCs). This includes increasing climate financing, supporting developing countries in pursuing more ambitious climate action, crafting national transparency frameworks, and improving disaster planning through alignment with the 2030 Agenda for Sustainable Development and Sendai Framework for Disaster Risk Reduction 2015–2030.⁵⁹

In pursuit of a net-zero future, ASEAN economic ministers endorsed the ASEAN Strategy for Carbon Neutrality, which frames climate change as a socioeconomic opportunity, citing the potential of green deals and climate financing.⁶⁰ This strategy identifies energy transitions and carbon markets as priority areas, supported by co-financing mechanisms such as the ASEAN Catalytic Green Finance Facility (ACGF), managed by the Asian Development Bank (ADB).⁶¹ These policies promote public-private partnerships through loans aimed at achieving NDC targets. However, some of the “green” projects supported by ADB and ACGF include the extraction of fossil fuels other than coal (e.g., natural gas),⁶² and large-scale infrastructure projects such as dams in the Mekong Delta⁶³ - raising questions about their genuine environmental benefit.

Agriculture has also emerged as a key area in ASEAN’s decarbonisation efforts, with a focus on nature-based solutions, ecosystem-based agriculture

58. ASEAN. (2023). *ASEAN Joint Statement on Climate Change to the UNFCCC COP28*. <https://asean.org/wp-content/uploads/2023/09/ASEAN-JS-on-Climate-Change-to-the-UNFCCC-COP28.pdf>

59. Ibid.

60. ASEAN. (2023). *ASEAN charts course for a sustainable future with ambitious ASEAN strategy for carbon neutrality*. <https://asean.org/asean-charts-course-for-a-sustainable-future-with-ambitious-asean-strategy-for-carbon-neutrality/>

61. ADB. (n.d.). *ASEAN Catalytic Green Finance Facility*. <https://www.adb.org/what-we-do/funds/asean-catalytic-green-finance-facility/overview>

62. ADB. (2021). *Draft Energy Policy: Supporting Low Carbon Transition in Asia and the Pacific*. <https://www.adb.org/documents/draft-energy-policy-supporting-low-carbon-transition-asia-and-pacific>

63. ADB. (2020). *Lao People’s Democratic Republic: Lao: GMS Nam Theun 2 Hydroelectric Project*. <https://www.adb.org/projects/37910-014/main>

and climate-smart practices.⁶⁴ The ASEAN Framework on Rural Development and Poverty Eradication 2021–2025 highlights the linkages between rural development, poverty eradication, climate change and food security to promote more sustainable development within the region.⁶⁵

Despite the well-documented impacts of climate change on rural women, countries—at least those examined in this study—largely fail to account for their specific vulnerabilities, needs, and interests in resilience strategies. A deeper analysis reveals that many green policies and programmes are driven by land- and resource-intensive neoliberal agendas that use the rhetoric of climate resilience to mask profit-driven motives. These initiatives often reinforce corporate-led agriculture, perpetuating land degradation, deforestation and increased carbon emissions in food systems.⁶⁶

Malaysia's National Policy on Climate Change is one such example;⁶⁷ it lacks a comprehensive analysis of the intersectional challenges faced by rural women. Moreover, the country's overwhelming reliance on monocrop plantations casts doubt on how effectively Malaysia can implement its stated climate commitments. Similarly, Cambodia's Strategic Program for Climate Resilience (SPCR), which aims to "mainstream climate resilience into development planning", has largely focused on large-scale infrastructure projects funded by conditional loans from the ADB and the World Bank.⁶⁸ These projects are frequently labeled "climate-resilient" or "climate-proofed," yet often lack meaningful integration of rural communities' realities—particularly those of women.

Rural women play a critical role in agricultural production and community livelihoods, yet they continue to face significant challenges such as limited land rights, insecure employment, insufficient social protection, and heightened vulnerability to climate change and crises like the

64. ASEAN. (2023). *ASEAN highlights decarbonisation for agriculture, forestry sectors*. <https://asean.org/asean-highlights-decarbonisation-for-agriculture-forestry-sectors/>

65. ASEAN Secretariat. (2022). *ASEAN Framework Action Plan on Rural Development and Poverty Eradication 2021-2025*. <https://asean.org/wp-content/uploads/2022/10/09-3.-ASEAN-Framework-Action-Plan-on-Rural-Development-and-Poverty-Eradication-2021-2025.pdf>

66. Charlton, K. (2016). *Neoliberal globalization and beyond: Food, farming, and the environment*. In M. Redclift & G. Woodgate (Eds.), *The Cambridge handbook of environmental sociology* (pp. 479–496). Cambridge University Press. <https://doi.org/10.1017/9781107707601.024>

67. Prime Minister's Office, Malaysia. (2019). *National Policy on Climate Change*. PMO Malaysia. <https://www.pmo.gov.my/2019/07/national-policy-on-climate-change/>

68. Ministry of Education, Youth and Sport, Cambodia. (n.d.). *Strategic Programme Climate Resilience (SPCR)*. National Climate Change Strategic Programme for Climate Resilience (SPCR). <https://ncsd.moe.gov.kh/dcc/program/strategic-program-climate-resilience-spcr>

COVID-19 pandemic. Recognising and addressing these intersecting issues through gender-responsive policies and programmes is essential to improving their living and working conditions.

RESEARCH CONTEXT AND BACKGROUND

Rural women continue to bear the disproportionate impacts of restrictive and often harmful food and agricultural policies, both globally and locally. Despite these challenges, women remain at the forefront of transformative efforts to shift away from chemical-intensive, corporate agriculture toward agroecology—a holistic, farmer—and environment-centred approach that upholds the principles of food sovereignty. Protecting rural women’s rights, documenting their unique vulnerabilities, and amplifying their recommendations for social protection are essential steps toward equitable and sustainable agriculture systems.

To advance this goal, PANAP and its partners in **Cambodia** (Rural Women’s Association for Agroecology – RWAA), **Indonesia** (Seruni), **Laos** (Sustainable Agriculture & Environment Development Association – SAEDA), **Malaysia** (Tenaganita) and **Vietnam** (Research Centre for Gender, Family and Environment in Development – CGFED), undertook a comprehensive study on rural women’s rights and social protection.

The study examines the vulnerabilities experienced by rural women, evaluates existing social protection measures and their accessibility, and offers practical recommendations to strengthen these systems. It identifies women working in the agri-food sector, including farmers, agricultural workers, and indigenous peoples, as among the most in need of social protection due to multiple and overlapping risks they face. Key priorities for improving rural women’s livelihoods include ensuring food security, securing access to land and natural resources, and enabling women’s leadership.

Economic empowerment, alongside social and political empowerment, requires improved access to land and resources, decent wages, and a stronger role for women within the agri-food value chain. These efforts must be supported by robust labour protection and social safeguards enforced by governments and employers, coupled with urgent action to end gender-based violence. Rural women are particularly vulnerable to gender discrimination, sexual harassment, and violence—clear violations of labour rights as defined in the International Labour

Organization (ILO) Violence and Harassment Convention, 2019 (No. 190) and the Convention on the Elimination of All Forms of Discrimination against Women (CEDAW).

This research contributes critical evidence and documentation of the risks and vulnerabilities women farmers and agricultural workers face, including those intensified by climate change, the COVID-19 pandemic, and occupational health and safety hazards. It also highlights the resilience strategies that women themselves employ to adapt and survive. The findings are intended to inform advocacy, strengthen alliances across rural women farmers, agricultural workers and labour rights movements, and shape policy dialogues. The report concludes with concrete recommendations for national governments and strategic action points for ASEAN-level advocacy grounded in lived realities.

Research Methodology

The study employed a Community-Based Participatory Research (CBPR) framework—an inclusive, collaborative and equitable approach in which researchers, organisations, and community members engage collectively throughout all stages of the research process. In this case, PANAP, its research partners, and community respondents worked collectively to deepen understanding and raise public awareness of social protection and labour issues. In keeping with CBPR principles, the data collected was used not only to document realities but also to inform interventions aimed at improving community well-being.⁶⁹

The research combined individual interviews and focused group discussions (FGDs) with rural women, capturing their experiences alongside their recommendations for protecting rights, securing livelihoods and building resilience. Participants were purposefully selected to represent a diverse range of perspectives and challenges in the agricultural sector. This participatory and qualitative approach allowed for an in-depth understanding of the multifaceted risks and vulnerabilities faced by women farmers and agricultural workers.

69. Israel, B. A., Schulz, A. J., Parker, E. A., & Becker, A. B. (1998). *Review of community-based research: Assessing partnership approaches to improve public health*. Annual Review of Public Health, 19(1), 173–202. Annual Reviews. <https://www.annualreviews.org/content/journals/10.1146/annurev.publhealth.19.1.173>

To enrich the findings, qualitative data was supplemented by a literature review, ensuring a broader contextualisation of the local insights within the regional and global discourses. This comprehensive methodology yielded a robust, evidence-based foundation that informs advocacy strategies, supports calls for policy reform, and guides the design of targeted interventions to promote resilience, empowerment, and equitable social protection for rural women in agriculture.

Research Partners

PANAP collaborated with five national partners in conducting this research:

► CAMBODIA

Rural Women's Association for Agroecology (RWAA), a women's rights and membership-based organisation registered with the Ministry of Interior (Notice No. 1860), RWAA works in communities and works in collaboration with allies to support community development initiatives. It provides technical assistance to empower rural women and youth addressing the root causes of patriarchal systems and gender inequality. Through collective resource sharing and mutual support, RWAA seeks to strengthen and expand a network dedicated to protecting and uplifting rural women. This network is not owned by any NGO, it is led and sustained by women leaders committed to building dignified lives within just, equitable, healthy and sustainable food systems.

► INDONESIA

Seruni is a grassroots women's organisation dedicated to advocating for gender equality and women's rights. Its work spans environmental justice, access to essential services, gender-based violence, and labour rights. Seruni actively engages women from both rural and urban areas, including students and workers, to build an inclusive movement that addresses the diverse and specific needs of Indonesian women. By grounding its initiatives in local realities while aligning with international standards on gender equality, Seruni aims to foster a society where women's rights are fully realised and where all individuals can live with dignity, justice and equality.

▶ LAOS

Sustainable Agriculture & Environment Development Association (SAEDA) supports vulnerable communities by promoting sustainable agricultural practices and raising awareness about environmental protection. Its projects focus on sustainable farming, reducing the risks of chemical pesticides, and conserving biodiversity. Through participatory approaches, SAEDA empowers farmers, women, youth, and ethnic groups—strengthening their capacity for income generation and environmental stewardship.

▶ MALAYSIA

Since 1991, **Tenaganita** has addressed the challenges faced by workers in Malaysia's plantation sector, advocating for decent wages, improved living conditions, and an end to gender-based discrimination and violence. Rooted in the struggles of women workers, the organisation collaborates with both local and migrant workers to uphold their rights and enhance their livelihoods. This study was conducted by three Tenaganita staff, who bring over forty years of combined experience working with plantation communities.

▶ VIETNAM

Research Centre for Gender, Family and Environment in Development (CGFED) is a non-profit organisation in Vietnam that focuses on gender, family, and environment within the social sciences. Guided by the human rights framework of CEDAW, CGFED undertakes action research, media engagement, policy advocacy, community project support, training, and professional consultancy. Rooted in the values of diversity and freedom, CGFED aims to help build a society free from discrimination.

Pesticide Action Network Asia and the Pacific (PANAP) served as the coordinating organisation for this research study. PANAP is a regional network committed to eliminating the harms caused by pesticide use to human health and the environment, while advancing agroecology as a just and sustainable alternative. Gender justice is a core pillar of PANAP's work, and the network actively integrates gender mainstreaming across its programmes to ensure inclusivity, equity, and diversity. Through close collaboration with grassroots partners and communities, PANAP centres

the voices and leadership of rural women in advocacy, research, and movement-building. This study reflects PANAP's ongoing efforts to amplify women's realities, respond to their specific needs, and support the creation of equitable and resilient communities throughout the Asia-Pacific region.

Together, these research efforts represent a collective and grounded response to the urgent need for inclusive, gender-just, climate-resilient agricultural and social protection systems. By placing rural women's voices and their shared experiences at the centre, the study not only documents the realities they face but also champions their leadership in shaping a more just, resilient, and sustainable future for agriculture in the Asia-Pacific region.







CHAPTER 2

Malaysia

Social Protection and Labour Rights of Women in Malaysia's Plantation Sector



TENAGANITA

EXECUTIVE SUMMARY

This report documents the experiences of women working in Malaysia's plantation sector, particularly rural and migrant women, who face systemic challenges ranging from discrimination and occupational health risks to a lack of social protection and legal recognition. Malaysia's plantation industry, especially palm oil, plays a major role in the national economy, employing millions. Yet women workers—especially migrants—frequently encounter exploitative conditions, irregular wages, and inadequate access to health, safety, and welfare protections.

The COVID-19 pandemic further intensified the vulnerabilities of these workers, exacerbating job insecurity, wage theft, exposure to unsafe working environments, and lack of access to hygiene facilities and healthcare. Community-Based Participatory Research (CBPR) conducted for this study, alongside secondary data analysis, reveals both the structural barriers faced by plantation women and their own strategies for resilience and resistance.

The report highlights key recommendations from women workers themselves, calling for strengthened social protection systems, enforcement of occupational safety and health (OSH) policies, gender-responsive labour policies, rights awareness, and inclusive representation in trade unions. These demands align with international human rights and labour standards, including the Universal Declaration of Human Rights and ILO Convention No. 102.

This research contributes to ongoing cross-sectoral advocacy and alliance-building between rural women, agricultural workers, and labour rights movements. By centering women's voices, the report aims to catalyse policy change and accountability among industry stakeholders and government actors, ensuring plantation workers live and work with dignity, equity, and security.

INTRODUCTION

The global rural population has steadily grown since 1950 and currently stands at approximately 3.4 billion. As of 2018, Africa and Asia together account for nearly 90% of this rural demographic.¹ Within the Asia Pacific region alone, approximately 2.25 billion people live in rural areas.² Compared to the regional average, Malaysia has a more urbanised population with only 22% residing in rural areas. In states like Sarawak and Sabah, however, underdevelopment and limited infrastructure significantly impacts rural communities, posing serious challenges to their livelihoods and day-to-day lives.

Malaysia is expected to transition towards a high-income economy between 2024 and 2028, marking the culmination of decades of economic transformation.³ To achieve this milestone, progress is needed in education, health and social protection, especially for the most marginalised. However, the country continues to face several economic, demographic and social challenges.

In 2022, Malaysia's international agricultural trade reached USD 61.3 billion, with exports valued at USD 37.4 billion and imports at USD 23.9 billion. Palm oil remains the country's primary agricultural export.⁴ The plantation sector plays a critical role in Malaysia's economy, providing employment and income for millions. Yet, women working in this sector often face entrenched challenges, including discrimination, gender-based violence, low and irregular wages, and inadequate social protection. Migrant



1. United Nations Department of Economic and Social Affairs (UN DESA). (2018). *68% of the world population projected to live in urban areas by 2050, says UN*. <https://www.un.org/uk/desa/68-world-population-projected-live-urban-areas-2050-says-un>
2. United Nations Conference on Trade and Development (UNCTAD). (2022). *Total and Urban Population*. [https://hbs.unctad.org/total-and-urban-population/#:~:text=Urbanization%20continues&text=The%20share%20of%20urban%20population,minority%20\(35.8%20per%20cent\)](https://hbs.unctad.org/total-and-urban-population/#:~:text=Urbanization%20continues&text=The%20share%20of%20urban%20population,minority%20(35.8%20per%20cent)).
3. World Bank. (2021). *Aiming High: Navigating the Next Stage of Malaysia's Development*. <https://www.worldbank.org/en/news/press-release/2021/03/16/aiminghighmalaysia>
4. U.S. Department of Commerce. (2024). *Malaysia: Agricultural Sector*. <https://www.trade.gov/country-commercial-guides/malaysia-agricultural-sector#:~:text=Malaysia's%20global%20agricultural%20trade%20reached,Pakistan%2C%20and%20the%20United%20States>.

women face further barriers, such as language difficulties, limited access to social services, and lack of legal protections. In addition, plantation work poses serious occupational safety and health risks, with the sector recording the second-highest number of workplace accidents and fatalities among industrialised sectors.⁵

The COVID-19 pandemic intensified the vulnerabilities of low-income households especially in rural and plantation areas, disproportionately affecting women and children.⁶ Plantation workers endured restricted movement, declining well-being, retrenchment, irregular labour arrangements, non-payment of wages, excessive working hours, poor access to hygiene facilities, and lack of enforcement of standard operating procedures (SOPs).⁷

Recognising the isolation and discrimination faced by plantation workers, especially women, this report presents findings from a Community-Based Participatory Research (CBPR) study conducted with local and migrant women workers, alongside secondary research on their conditions within Malaysia's agriculture sector. Beyond documenting their current realities, this study highlights women's suggestions for strengthening social protection, improving labour rights, addressing prolonged exposure to pesticides, and building resilience in response to crises like the pandemic.

This report aims to serve as a foundation for advocacy and campaigning efforts by documenting the struggles, risks and vulnerabilities faced by women plantation workers. The project is part of a broader initiative to support cross-sectoral alliance building between rural women farmers, agricultural workers and labour rights movements, while raising awareness of women's rights, labour rights, and social protection.

The basic human, labour, and gender rights of women plantation workers must be addressed and social protection measures put in place for women to be protected from being exploited in the workplace. This report outlines a series of recommendations, including adherence to occupational safety and health (OSH) policies, the development and enforcement of

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5. Ishkandar, M. Y., Ng, Y. G., & Shamsul, B. M. T. (2017). D8-3 The paper submitted to the Asian Conference on Ergonomics and Design: Malaysia Occupational Safety and Health Status in Agriculture: Overview. *The Japanese Journal of Ergonomics*, 53(Supplement 2), S656–S659. <https://doi.org/10.5100/jje.53.s656>
 6. Daud, S. (2021). The COVID-19 pandemic crisis in Malaysia and the social protection program. *Journal of Developing Societies*, 37(4), 480-501. <https://doi.org/10.1177/0169796X211041154>
 7. Fair Labor Association. (2022). COVID-19 and Migrant Agriculture Workers in the Palm Oil Sector in Malaysia: Recommendations for Protecting Workers. <https://www.fairlabor.org/wp-content/uploads/2022/01/protecting-palm-oil-workers-malaysia.pdf>

gender-sensitive policies, improved access to healthcare, rights awareness programmes, and inclusive representation in trade unions.

Stakeholders must be held accountable to their workers by providing these basic social protections to ensure a life of dignity and security for those long subjected to exploitation. Strengthening commitments to essential social services and protection across various life stages—childhood, unemployment, illness, and old age—is crucial to realising human rights and aligning with international standards, including the Universal Declaration of Human Rights (1948) and the ILO Convention No. 102 (1952).

Methodology

This research employed a Community-Based Participatory Research (CBPR) approach targeting 50 women plantation workers in Malaysia, comprising 30 local women and 20 migrant women. In addition, literature review was undertaken to provide background on the current conditions of workers in the palm oil industry, the impacts of climate change, vulnerabilities during COVID-19 pandemic and existing social protection measures available to workers.

A questionnaire checklist (Annex 2) was developed and used during the CBPR process. Additional questions were customised and asked based on the specific context of the groups engaged, including factors such as whether participants were local or migrant workers and their documentation status. While collecting this information, the CBPR also surfaced deeper insights into the day-to-day realities and challenges faced by plantation women workers, both in the workplace and at home.

The study focused on local and migrant women working in the agricultural sector, specifically in plantations and farms. Data was collected from four plantation estates and one farm located in Selangor and Sabah. A total of 50 women were interviewed, with migrant workers representing 40 % of the sample. This group included both documented and undocumented migrants.



Demographics and Work Profiles of Participants

	Local Women Plantation Workers	Migrant Women Plantation Workers
Age Group	21 to 56 years old	17 to 50 years old
Scope of Work in the Plantation	<ul style="list-style-type: none"> ▶ Chemical preparation ▶ Pesticides spraying ▶ Manuring and fertiliser application ▶ Planting cover crops (e.g., <i>Mucuna bracteate</i>) ▶ Weeding and clearing plants, branches and grass ▶ Picking loose palm oil fruits 	<ul style="list-style-type: none"> ▶ Chemical preparation ▶ Pesticides spraying ▶ Manuring and fertiliser application ▶ Planting cover crops (e.g., <i>Mucuna bracteate</i>) ▶ Weeding and clearing plants, branches and grass ▶ Picking loose palm oil fruits ▶ Planting flowers near estate housing and general cleaning work
Years of Work Experience	4 to 42 years	4 to 20 years

COUNTRY CONTEXT

Approximately 10 % of Malaysia’s workforce is employed in agriculture, fisheries, and forestry, contributing about 8 % to the national GDP⁸. Key exports commodities, such as palm oil, rubber and wood products, account for half of the sector’s output. Malaysia is the world’s second-largest producer and exporter of palm oil. In 2022, its agricultural trade reached USD 61.3 billion, with exports totalling USD 37.4 billion and imports at USD 23.9 billion. Palm oil remains the leading export, primarily to India, the European Union, China, Pakistan, and the United States. Despite a trade surplus of USD 13.5 billion, Malaysia remains heavily dependent on imports for essential items like wheat, rice, protein meals, dairy products, beef, and fruits.⁹

Large-scale agricultural plantations in Malaya were first introduced by colonial imperialists in the 1840s, particularly the British, with the cultivation of sugar, coconut, and tapioca, followed by vast rubber, palm oil,

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8. U.S. Department of Commerce. (2024). *Malaysia: Agricultural Sector*. <https://www.trade.gov/country-commercial-guides/malaysia-agricultural-sector>
9. Ibid.

and cocoa estates. South Indian labourers, mainly Tamil and Telugu, were brought to work on these plantations through indentured labour systems.¹⁰ Until Malaya's Independence in 1957, Indian plantation workers endured deplorable working and living conditions, including debt bondage, illegal wage deductions, and alarmingly high mortality rates due to disease, malnutrition, exhaustion, and snake bites.

As of 2021, the palm oil industry alone employed over 391,000 workers, 74 % of whom were migrant workers, predominantly from Indonesia.¹¹ To address labour shortages, plantations increasingly rely on migrant workers. However, widespread reports of labour violations and recruitment-related scams, coupled with pandemic-related travel restrictions, have made it challenging to meet labour demands. By the end of 2022, the industry was able to recruit only 19 % of the 120,000 migrant workers it needed, due to various bottlenecks.¹²

These official figures do not capture the significant number of undocumented migrants in the country. Estimates suggest that between 1.2 and 3.5 million undocumented migrants reside in Malaysia, many of whom work in agriculture and plantations.¹³ These workers often endure even more precarious and exploitative conditions than their local or documented migrant counterparts.

Social Protection for Women in Agriculture and Rural Communities

Women's involvement in industrial agriculture in Malaysia began in 1928 after amendments to the Indian Emigration Act, allowing for the recruitment of women workers, particularly to enable a stable flow of labourers in sustaining labour needs. However, women labourers were

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10. Jain, R. K. (1993). Tamilian labour and Malayan plantations, 1840-1938. *Economic and Political Weekly*, 28(43), 2363–2370. <http://www.jstor.org/stable/4400321>
 11. Kadir, A. (2022). *Addressing Labour Shortage in the Oil Palm Plantation Sector*. New Straits Times. <https://www.nst.com.my/business/2022/10/844021/addressing-labour-shortage-oil-palm-plantation-sector>
 12. Francis, I. (2022). *Approved foreign workers met only 19% of oil palm plantation sector's requirement in 2022 - MPOA*. The Edge Malaysia. <https://theedgemalaysia.com/article/approved-foreign-workers-met-only-19-oil-palm-plantation-sectors-requirement-2022-%E2%80%94mpoa>
 13. International Organization for Migration (IOM). (2022). *Malaysia: Migration overview*. <https://www.iom.int/sites/g/files/tmzbd1486/files/inline-files/infosheet-march-2022.pdf>

largely viewed as supplementary to men, reflecting the patriarchal culture both within Indian communities and British colonial misogyny.¹⁴

Before colonisation, however, family farms were common in Malaysia and local farmers had long farmed paddy and other food crops for their households and communities. Women worked alongside men in the fields while also carrying out extensive domestic labour, including cooking, cleaning, animal rearing, and caring for children and the elderly. This double burden still exists today, particularly within traditional household structures.¹⁵

As rural women shift from working family-owned farms to working on commercial plantations of crops like palm oil, their skills and work become commodified, rather than being valued as contributors to local food production and security.¹⁶ Food security in Malaysia is a growing concern due to the aging farmer population (with more than half of the farmers over the age of 50), the clearing of farming lands for commercial and residential development, and heavy investments in industrial agriculture.¹⁷ With rising food prices and stagnant wages, more women are compelled to enter the workforce, including plantation work, to survive and support their families.

Rural communities often engage in informal or temporary work, particularly on large-scale commercial plantations producing tea, coffee, bananas, cocoa, rubber, and palm oil. Workers on plantations are often typically involved in planting, pruning, harvesting, pesticide spraying and fertiliser application, and basic processing of produce. Many local workers come from families with generational ties to plantation labour, predominantly from the ethnic Indian community whose ancestors were brought to work in the rubber plantations during the colonial period in pre-Independence Malaya¹⁸.

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14. Kaur, A. (2006). Indian Labour, Labour Standards, and Workers' Health in Burma and Malaya, 1900-1940. *Modern Asian Studies*, 40(2), 425–475. <http://www.jstor.org/stable/3876491>
 15. Food and Agriculture Organization of the United Nations. (n.d.). Rural Women in the Malaysian Economy. *World Food and Agriculture - Statistical Pocketbook 2020*. <https://www.fao.org/4/ae549e/ae549e01.htm>
 16. Masdek, N. (2015). Empowerment of Rural Women in the Agriculture Community through Women Development Programs. Food and Fertilizer Technology Center for the Asian and Pacific Region (FFTC-AP). <https://ap.ffc.org.tw/article/827>
 17. Dardak, R. (2020). *Addressing food security in challenging times. FFTC-AP*. <https://ap.ffc.org.tw/article/2634>
 18. Shankar, A. (2023). Path dependent development of Indian plantation labourers in Malaysia: Unfolding the historical events in understanding their socioeconomic problems. *Journal of Southeast Asian Studies*, 54(2), 123-145. <https://doi.org/10.1017/S0022463423000061>

Plantation workforces also include many foreign migrants from Indonesia, India, Nepal, Bangladesh, and the Philippines. While some are legally documented, many are undocumented or stateless persons, particularly in the Borneo region.

Like most sectors, plantations experienced a decline in revenue during the COVID-19 pandemic but have since steadily recovered profits since 2021. Eight of the 50 richest individuals in Malaysia have substantial holdings in plantations, primarily in palm oil, rubber, and agrochemical sectors.¹⁹ As revenues grow, many of these companies have become conglomerates reaping great profits. Despite these high profits, plantations, especially those producing palm oil, continue to implement negative labour practices. In recent years, the US has suspended palm oil imports from several Malaysian companies due to allegations of forced labour.²⁰

Overview of Social Protection Coverage and Access for Plantation Workers

The Malaysian government has implemented various social protection programmes primarily targeted at low-income individuals and households, some of which are accessible to plantation workers. These include:

- ▶ **Employees Provident Fund (EPF):** A mandatory savings scheme for all employees in Malaysia. Both employers and employees are required to contribute a percentage of the employee's salary to the EPF, which provides retirement, housing and education benefits.
- ▶ **Employment Injury Scheme (EIS):** Provides social security protection to employees in Malaysia through medical, disability and death benefits for those injured or disabled while working.
- ▶ **Medical and maternity benefits**
- ▶ **Savings schemes**
- ▶ **Microcredit schemes** through the Ministry of Rural and Regional Development

19. Forbes. (2023). *Malaysia's 50 Richest*. <https://www.forbes.com/lists/malaysia-billionaires/?sh=e0fcdd34c248>

20. Reuters. (2024). *Malaysia palm output to improve this year on improved labour availability*. New Strait Times. <https://www.nst.com.my/business/corporate/2024/01/999895/malaysia-palm-output-improve-year-improved-labour-availability>

Despite these efforts, many plantation workers in Malaysia remain excluded from certain social protection programmes.²¹ This exclusion is due to several factors, including a lack of awareness or understanding of the programmes, language barriers, the informal nature of plantation work, and the widespread contractualisation of labour. Without strong efforts to inform and include all workers, many remain on the margins and highly vulnerable during emergencies.

Furthermore, workers often face challenges in accessing these programmes when employers fail to register workers, particularly due to reluctance to contribute to the EIS under the Social Security Organisation (SOCSO). When workers are not registered, they become ineligible for essential social protection benefits provided such as medical coverage, constant attendance allowance, rehabilitation services, and funeral benefits.

INTERSECTING CRISES AND GENDERED VULNERABILITIES

COVID-19's Impact on Rural and Plantation Communities

As an additional blow to impoverished and exploited communities, the COVID-19 pandemic further heightened vulnerabilities among low-income households. While it led to some social protection reforms aimed at mitigating widespread inequality and fostering economic growth, many were left at the margins.²²

According to the Malaysian Department of Statistics, in March 2020 when the COVID-19 movement restrictions were enforced, the most affected sector was agriculture, with 21.9 % of workers losing their livelihoods. As unemployment and disrupted income impacted a significant portion of the country, the Malaysian government rolled out assistance through various relief and stimulus packages such as *Prihatin*, *Penjana*, *Bantuan Prihatin Rakyat*, and *Bantuan Prihatin Nasional*. However, the need for sustained assistance remained much greater. Civil society organisations (CSOs) and other aid groups also stepped in, distributing food and basic

21. Zin, R. H., Hwok, A. L., Abdul-Rahman, S. (n.d.) *Social Protection in Malaysia*. Friedrich-Ebert-Stiftung. <https://library.fes.de/pdf-files/iez/01443005.pdf>

22. Daud, S. (2021). The COVID-19 pandemic crisis in Malaysia and the social protection program. *Journal of Developing Societies*, 37(4), 480-501. <https://doi.org/10.1177/0169796X211041154>

necessities to women and families in plantations, particularly in Peninsular Malaysia. Meanwhile, social security schemes like EPF and SOCSO played a significant role in dispensing relief but remained inaccessible to many informal workers.

In 2023, the government introduced income-generating initiatives for lower-income households under the **Inisiatif Pendapatan Rakyat (IPR)** programme. Aimed at eradicating poverty, the programme supports households in generating income through agriculture and entrepreneurship. While a notable effort to provide opportunities for the impoverished, it excludes migrant and stateless households.

A United Nations study reported that the pandemic disproportionately affected women and children. Female-headed households were exceptionally vulnerable, experiencing higher unemployment, prolonged working hours, and challenges in accessing healthcare and online education. Approximately 32 % of these households lost employment, 57 % lacked social protection,²³ and only 5 % had enough savings to sustain themselves for three months after losing their income.

Among the most vulnerable during the pandemic were approximately 2.2 million documented workers and 4 million undocumented persons, who faced harsh crackdowns.²⁴ Beyond the economic impacts, women also faced increased threats to their safety, with rates of gender-based violence (GBV) surging. The movement control order (MCO) confining families to their homes for prolonged periods and rising alcohol abuse rates due to financial stress, led to an exponential spike in domestic violence.^{25, 26} Restricted mobility meant justice mechanisms were harder to access, leaving women with limited choices and bearing the compounding effects of the pandemic, including deteriorating mental health.²⁷

23. UNICEF. (2020) *Families on the edge*. UNICEF Malaysia. <https://www.unicef.org/malaysia/families-edge>

24. Quijano, I., Padilla, A. and Cornelio, R. (2020). *Pandemic of Hunger: Asserting people's rights amid COVID-19*. PANAP. <https://panap.net/resource/pandemic-of-hunger-asserting-peoples-rights-amid-covid-19/>

25. Arumugam, T. (4th April, 2020). MCO-linked domestic violence rises, <https://www.nst.com.my/news/exclusive/2020/04/581233/mco-linked-domestic-violence-rises>

26. Siti Nurhanim Mohamed Aiman, Rosnani Kassim, Albeny Joslyn Panting, Nadia Amirudin, Manimaran Krishnan, & Norbaidurah Ithnain. (2024). Health behaviour changes among Malaysian citizens during COVID-19 pandemic: A review. *International Journal of Family Medicine and Research*, 6(1), 1-12. <https://doi.org/10.36948/ijfmr.2024.v06i01.12225>

27. Mukundan, S. (2020). *Domestic Violence Amid COVID-19 in Malaysia: Diving Deeper into the Heart of the Matter*. United Nations Development Programme (UNDP). <https://www.undp.org/malaysia/blog/domestic-violence-amid-covid-19-malaysia-diving-deeper-heart-matter>

Environmental Impact of Industrialised Agriculture

Between 2017 and 2021, Malaysia deforested 349,244 hectares of land,²⁸ and as of March 2023, an additional 2.3 million hectares had been earmarked for deforestation, reducing national forest cover to less than 50 %. About 15.5 % of this deforestation was for palm oil plantations alone.

Clearing tropical forests and peatlands for industrialised agriculture has caused immense habitat loss and poses a major threat to biodiversity, further accelerating the climate crisis. Forest conversion for palm oil plantations alone is expected to result in the death or displacement of over 95 % of orangutans in affected areas, pushing the species toward extinction within the next 50 years.²⁹ Similarly, pygmy elephants in Sabah are threatened by plantation expansion, with only 1,500 remaining.³⁰

Agrochemical use further compounds environmental risks. Pesticides contaminate water, soil, and air, drive biodiversity loss, and lead to pest resistance. These chemicals also harm birds, fish, beneficial insects, and native plants, throwing off entire ecosystems. Some pesticides emit greenhouse gases, with every ton of pesticides releasing 4,780 tons of CO₂.³¹ Some pesticides release volatile organic compounds (VOCs) that contribute to ground-level ozone,³² which are harmful to human health, animals, and crops.

Despite Malaysia's announced total ban on paraquat starting in 2020, both paraquat and glyphosate have continued to be used in plantations. Initially banned in 2004, paraquat's prohibition was lifted in 2006 following intense lobbying by agrochemical and plantation industries.³³

28. Borneo Project. (2023.). *State of the Malaysian rainforest report*. <https://borneoproject.org/state-of-the-malaysian-rainforest-report/>

29. Wich, S. A., Gaveau, D., Abram, N. K., Ancrenaz, M., Baccini, A., Brend, S., Curran, L. M., Delgado, R. A., Erman, A., Fredriksson, G., Goossens, B., Husson, S. J., Lackman, I., Marshall, A. J., Naomi, A., Molidena, E., Nardiyo, Nurcahyo, A., Odom, K., & Meijaard, E. (2012).

Understanding the impacts of land-use policies on a threatened species: Is there a future for the Bornean orangutan? *PLOS ONE*, 7(11), e49142. <https://doi.org/10.1371/journal.pone.0049142>

30. World Wildlife Fund. (n.d.). *Borneo Elephants Facts*. WWF. <https://www.worldwildlife.org/species/borneo-pygmy-elephant>

31. Third World Network. (2023). *Breaking the vicious cycle of pesticides and climate change with agroecology*. TWN Info Service on Sustainable Agriculture. <https://www.twn.my/title2/susagri/2023/sa1050.htm>

32. University of California Statewide IPM Program. (2006). *What's up, Doc? Maybe less air pollution*. UC IPM Online. <https://ipm.ucanr.edu/NEWS/carrot-news.html>

33. PANAP. (2019). *PANAP welcomes immediate ban on glyphosate imports in Vietnam, paraquat total ban in Malaysia in 2020*. <https://panap.net/2019/03/panap-welcomes-immediate-ban-on-glyphosate-imports-in-vietnam-paraquat-total-ban-in-malaysia-in-2020/>

Its harmful effects on oil palm workers have been extensively documented, prompting campaigning for its ban spanning over two decades. Switzerland, the home of paraquat's main producer Syngenta, banned the pesticide in 1989 but still permits its export. Women report burning sensations in various parts of their bodies, including the genital area. Both paraquat and glyphosate, among the most widely used herbicides globally, are classified as Highly Hazardous Pesticides (HHPs) by PAN International due to their acute toxicity and long-term adverse effects to health and the environment.³⁴

Conventional agriculture also contributes to climate instability, impacting rainfall patterns and triggering extreme weather events. As Malaysia experiences hotter weather, especially in equatorial regions,³⁵ plantation work becomes increasingly strenuous. Workers often forgo the use of PPEs as it becomes hotter and harder to work in, and even with the consequences of pesticide exposure aside, plantation workers will be more vulnerable to heat exhaustion, sunburn and the risk of heatstroke. They also lack information on the impacts of these hazardous pesticides on health and the environment.

Deforestation and Land Grabbing Affecting Indigenous Communities

The plantation sector's intensive and destructive practices are often justified as necessary for economic growth, particularly in palm oil production, which is heavily invested in as a recession-proof crop. This has led to an environment where labour violations, disenfranchisement of indigenous communities, and environmental destruction of forests are deeply intertwined.

Indigenous peoples of Malaysia have long observed customary land rights, which include recognition of native customary rights of common lands in communal forests used by entire communities. These communities rely on natural resources as a way of life, using ancestral practices to maintain the ecosystem which they live in harmony with. With Malaysia's rainforests being some of the most essential 'green

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34. PANAP. (2018). *Of rights and poisons: Accountability of the agrochemical industry*. <https://panap.net/resource/of-rights-and-poisons-accountability-of-the-agrochemical-industry/>
35. The Malaysian Reserve. (2024, July 24). How climate change intensifies Malaysia's weather extremes. The Malaysian Reserve. <https://themalaysianreserve.com/2024/07/24/how-climate-change-intensifies-malaysias-weather-extremes/>

lungs' of the planet, the Heart of Borneo itself has already lost over 39 % of its forest cover between 2000 and 2018, largely due to palm oil plantation expansion.³⁶

Palm oil companies often secure permits for land clearing, without obtaining Free, Prior, and Informed Consent (FPIC) from indigenous communities who are dependent on these natural forests not just for sustenance, but for shelter materials, transportation via rivers and land for sacred and burial grounds. Although customary land rights are protected under Malaysian law, indigenous people's land sovereignty have been limited over the years particularly in Peninsular Malaysia and Sarawak. In Sarawak, since 1958, the State was no longer decreed to recognise indigenous peoples' land sovereignty unless they had a state permit.³⁷ In Peninsular Malaysia, inherited ancestral land is not protected under the **National Land Code 1965**, and aboriginal people's land can be revoked by the State under the **Aboriginal Peoples Act 1954**.³⁸

Despite their indigenous right to native lands and vital role in protecting one of the most precious resources for the country and planet, indigenous communities continue to face land grabs for decades. While the Federal Constitution provides compensation for the loss of documentary title of land, it is often based on state discretion. For many communities, monetary compensation can never replace their cultural heritage, environmental security, and way of life.

Labour Rights and Protection of Agriculture Plantation Workers

Agricultural plantation workers are often underpaid, overworked, and subjected to exploitative working conditions. Reports of forced labour and debt bondage, especially affecting migrant and rural workers, have been documented over the years, including by the United States Customs and Border Protection Unit in 2022 which cited evidence of forced labour in Malaysia's largest palm oil company.³⁹

36. CIFOR. (2020). *New tool shows decline in oil palm-related deforestation in Borneo*. Forests News. <https://forestsnews.cifor.org/61908/new-tool-shows-decline-in-oil-palm-related-deforestation-in-borneo?fnl=en>

37. Friends of the Earth International. (2020). *Defending territories and indigenous rights in Malaysia*. <https://www.foei.org/defending-territories-indigenous-peoples-rights-malaysia/>

38. Ibid

39. Reuters. (2022). *U.S. says sufficient evidence of forced labour at Malaysia's Sime Darby Plantation*. <https://www.reuters.com/world/asia-pacific/us-says-sufficient-evidence-forced-labour-malysias-sime-darby-plantation-2022-01-28/>

Debt bondage also affects local workers⁴⁰ and often occurs when workers are deceived by recruiters and trapped in exploitative work conditions where wages are withheld for months to repay recruitment fees. Migrant workers often face more precarious situations as they often incur huge debts in their countries of origin to migrate and become trapped in debt bondage for longer periods, while having their passports confiscated by employers and their freedom of movement restricted.⁴¹

While efforts to tackle these issues have increased over the years through collaborations between CSOs and government bodies such as the Council for Anti-Trafficking in Persons and Anti-Smuggling of Migrants (MAPO), the big scale of these issues poses the real challenge of identifying the many violations perpetrated. The Human Rights Commission of Malaysia (SUHAKAM) reported that there are only 400 labour inspectors for the entire country to monitor issues related to forced labour in plantations, which is far too few to identify and address widespread labour rights violations effectively.⁴²

Despite the minimum wage in plantations being set at RM1,500, many workers receive less than this amount.⁴³ Aside from low base salaries or productivity-based remunerations, many workers face additional deductions for utilities, medical costs, and union fees, leaving them with little.⁴⁴ Without sufficient payments, plantation workers struggle to meet their basic needs, cover medical emergencies, pay children's school fees, or for savings.

Occupational safety and health (OSH) hazards are common and rarely addressed. In addition to a lack of clean water and sanitation facilities like toilets, long-term pesticide exposure, often without adequate

40. Vinothaa, S. (2022). *M'sians still falling prey to debt bondage in remote plantations* - Suaram. Malaysiakini. <https://www.malaysiakini.com/news/620039>

41. Mason, M., & McDowell, R. (2020). *Palm oil labor abuses linked to world's top brands, banks*. The Associated Press. <https://apnews.com/article/virus-outbreak-only-on-ap-indonesia-financial-markets-malaysia-7b634596270cc6aa7578a062a30423bb>

42. Lee, H., & Pereira, A. (2023). *Can Malaysia Eliminate Forced Labour by 2030?* ISEAS Publishing. <https://www.iseas.edu.sg/articles-commentaries/trends-in-southeast-asia/can-malaysia-eliminate-forced-labour-by-2030-by-lee-hwok-aun-and-adrian-pereira/>

43. Das, G. (2018). *Migrant workers in oil palm plantations deserve better treatment* - Tenaganita. MalayMail. <https://www.malaymail.com/news/what-you-think/2018/09/25/migrant-workers-in-oil-palm-plantations-deserve-better-treatment-tenaganita/1676208>

44. I.L.O. (2020). *Research Brief: Migration cost survey among Indonesian plantation workers in Malaysia*. [https://www.ilo.org/media/391906/download#:~:text=The%20migration%20cost%20of%20plantation,their%20monthly%20wages%20\(mean\).](https://www.ilo.org/media/391906/download#:~:text=The%20migration%20cost%20of%20plantation,their%20monthly%20wages%20(mean).)

PPEs⁴⁵ or training, has devastating effects on workers' health. Employers routinely fail to inform workers about the health risks of exposure to these chemicals violating OSH standards and endangering workers' welfare in the short and long term.⁴⁶

Discrimination of Women and Migrants

The vulnerabilities of women and migrant workers are further exploited by corporations and employers, which leverage their lack of rights awareness and identities. As women who face challenges and realities unique to their gender, their needs are rarely met which affects their health, while being additionally vulnerable to sexual harassment and coercion in the workplace.⁴⁷ These experiences are further explored in the findings of this study.

Migrant workers face varying degrees of exploitation depending on their documentation status. Documented migrants often have their passports confiscated by employers, while irregular migrants face even greater restrictions on movement and severe forced labour conditions. Both groups commonly receive extremely low wages,⁴⁸ wage theft,⁴⁹ and are also susceptible to debt bondage⁵⁰ during their employment. In the findings of this study, the realities faced by migrant women workers are further explored in detail.

45. PANAP. (2019). *Women's Human Rights in the Changing World of Work: The case of women oil palm plantation workers in Indonesia and Malaysia: Submission by Pesticides Action Network Asia Pacific (PANAP) to the UN Working Group on Discrimination Against Women and Girls*. <https://www.ohchr.org/sites/default/files/Documents/Issues/Women/WG/ChangingWorldofWork/CSOs/PANAP/PANAPSUBMISSIONONWomensHumanRightsintheChangingWorldofWork.docx>

46. Sulaiman, S., Ibrahim, Y., & Jeffree, M. (2019). Evaluating the perception of farmers towards pesticides and the health effect of pesticides: A cross-sectional study in the oil palm plantations of Papar, Malaysia. *Interdisciplinary Toxicology*, 12(1), 15-25. <https://doi.org/10.2478/intox-2019-0003>

47. PANAP. (2019). *Women's Human Rights in the Changing World of Work: The case of women oil palm plantation workers in Indonesia and Malaysia*.

48. Chua, A. (2019). *Oil palm workers protest low salary and unpaid overtime*. The Star. <https://www.thestar.com.my/news/nation/2019/11/15/oil-palm-workers-protest-low-salary-and-unpaid-overtime>

49. Mason, M., & Mcdowell, R. (2020). *Palm oil labor abuses linked to world's top brands, banks*. The Associated Press. <https://apnews.com/article/virus-outbreak-only-on-ap-indonesia-financial-markets-malaysia-7b634596270cc6aa7578a062a30423bb>

50. Vinothaa, S. (2022). *M'sians still falling prey to debt bondage in remote plantations - Suaram*. Malaysiakini. <https://www.malaysiakini.com/news/620039>

KEY FINDINGS FROM THE COMMUNITY-BASED PARTICIPATORY RESEARCH (CBPR)

The findings below reflect the experiences of local and migrant women plantation workers. While some themes have similarities, others highlight the distinct challenges each group faces.

Vulnerabilities During the COVID-19 Pandemic

Due to the enforcement of the MCO at the height of the COVID-19 pandemic, plantation workers were unable to work and struggled to afford putting meals on the table. While workers on one estate were able to survive on crops they cultivated themselves, others were prohibited from farming in their housing compounds. These groups, restricted from self-sustenance, became heavily dependent on food aid from NGOs and CSOs.

Beyond the general mental health toll of being confined and deprived of their ability to meet their own needs during the MCO, the stress and depression were particularly severe among those who were burdened by debt, pushing many women deeper into debt bondage.

With mounting stress, the absence of work and the restrictions of movement, alcoholism rates increased drastically. This, in turn, contributed to an increased rate of domestic violence, leading to more physical and verbal abuse, and instances of marital rape. Although comprehensive data on domestic violence among plantation workers is unavailable, the Women's Aid Organisation (WAO) reported that calls and messages to their support services increased by 3.4 times in May 2020 compared to pre-MCO levels.⁵¹

51. Women's Aid Organisation (WAO). (2020). *Submission on COVID-19 and the Increase of Domestic Violence Against Women in Malaysia to the UN Special Rapporteur on Violence against women, its causes and consequences*. OCHR. <https://www.ohchr.org/sites/default/files/2022-01/malaysia-womens-aid.pdf>

I am treated like a machine, doing extra work like making brooms from palm oil leaves to support the family, housework and sometimes catching fish to feed my children... at the same time I need to fulfil the sexual desire of my wild and abusive husband.

A woman describing being forced into sex by her intoxicated husband and the increased hardships she faced during the pandemic

For women facing health issues, they were strictly inhibited from accessing medical treatment due to their movements being strictly restricted by plantation management. This led to the worsening of medical conditions for many women, even in cases where treatment was urgently needed.

Exposure to Highly Hazardous Pesticides (HHPs)

Several pesticides currently used on plantations include paraquat and glyphosate (marketed under brands such as RoundUp and Gramoxone), despite paraquat being banned in Malaysia and other countries due to its well-documented links to serious health risks. Workers, including new hires, are not informed about the specific chemicals used on-site or the associated dangers posed to their health.

While some plantations provide PPEs, it is seldom used due to discomfort, except when supervisors are in the vicinity or during audits.



In other sites, plastic gloves are provided for applying fertilisers, but due to a lack of awareness about the associated health risks, workers often use their own cloth gloves. This presents further hazards, as the fabric can absorb chemicals and transfer them directly onto the skin. Many women experience short-term health issues such as skin rashes from repeated exposure to pesticides.

In the absence of proper equipment, workers are often required to carry up to 20 bags of fertiliser weighing 50 kg each, hoisting them over their heads and bending down repeatedly to apply the fertiliser. This physically demanding work frequently leads to health complications, including prolapsed wombs, chronic back pain, intense headaches, sore shoulders, and joint pain in the hips and legs.

“My death will be from fertilisers.”

A woman plantation worker, reflecting on years of applying fertilisers, expressed concern that prolonged exposure to chemicals will ultimately cost her life.

Following fertilising and manuring tasks, many women report immediate health effects such as rashes on their thighs, eye irritation, gastritis, throat infections, genital boils, itching, and abnormal vaginal discharge. One woman shared an incident where she fainted after spraying fertilisers.

Additionally, wild animals, displaced by deforestation and plantation expansion, often wander into estates. Encounters with alligators, snakes, wild boars and scorpions are not uncommon. Yet, women plantation workers are not provided with tools or protective measures to defend themselves against these venomous or aggressive animals.

CASE STUDY 1: Facing Danger Without Protection

Kamachi* has been particularly concerned about her safety in the workplace, having encountered several wild animals on the plantation estate. She recalls a terrifying moment when she came face-to-face with a King Cobra and had to wait in fear for it to slither away before she could resume her work. Encounters with wild boars are also not uncommon. Despite the serious risks posed by these fast and aggressively strong animals, Kamachi has never been provided with any means to protect herself.

On one occasion, Kamachi injured her eye when a branch struck her while working. She sought help from the *mandur* (supervisor), but he ignored her request. When she persisted and told the *mandur*, “I have no protection,” he dismissively replied, “If others can do it, why can’t you?”

Frustrated but determined to ensure adequate protection, Kamachi searched for the *mandur* the next day. However, he was on leave and continued to avoid her in the days that followed. After several ignored attempts, she bravely threatened the *mandur* that she would go to the manager. Despite her courage and persistence, she was ignored completely.

**Name changed to protect identity.*

Labour Rights and Wage Exploitation

While the monthly basic salary for plantation workers is set at RM 1,500 (USD 330), many women report average deductions of up to RM 500 (USD 113) for insurance, union fees and SOCSO contributions, leaving them with less than RM 1,000 (USD 225) in hand. These deductions also include allocations for basic medical services provided on the plantations and utility bills at their housing, which can amount to RM 600. Additional deductions may apply if workers previously requested and received salary advances.

Most women interviewed said they did not understand the breakdown of deductions and had never checked their payslips. Some never received payslips at all. In one plantation, workers are not able to work during rainy days and the day’s wages are still deducted from their monthly pay.

Despite the deductions for insurance, the women are not provided sufficient medical benefits nor were they made aware about what their insurance covers. Estate clinics only offer basic medications, which are often ineffective remedies. As a result, many women resort to alternatives such as homoeopathy and traditional medicine, which at times can pose additional health risks. With low incomes and lack of healthcare support, most women who have chronic conditions such as high blood pressure or diabetes are unable to access proper treatment.

In medical emergencies, workers must travel long distances to the nearest government hospitals, typically 20 to 30 kilometres away. Transportation costs average RM 50 (USD 11), an added burden for low-income households.

Compensation for workplace injuries or fatalities is also severely lacking. In one case, a deceased worker's family received only RM200 (USD 45) in death compensation.

Lack of Water, Sanitation, Basic Services

No water is provided at plantation worksites and without access to clean water. Workers must bring their own drinking water, and in some cases, resort to using drainage water to wash their hands, especially after handling chemical pesticides.

At one plantation housing facility, tap water was available only between 2:00 PM and 6:00 PM daily. In another estate, no water supply was provided at all, and workers depend on rainwater or nearby rivers for their needs.

There are no toilets on the plantations. Many women often avoid urinating or defecating during working hours due to the risk of encountering wild animals or being seen by others. With the high concentration of chemicals sprayed on plants nearby and existing health concerns related to their genitals from spraying work, women also avoid using palm oil bushes for relief. As a result, most women hold in waste until they return home, increasing their risk of infections, urinary dysfunction, and inflammation.

CASE STUDY 2: When Basic Needs are Denied

While Meenakshi* was at work, she was urinating in a bush when she noticed movement nearby. She shouted at the figure and saw a man running away after peeking at her. Traumatized by the incident, she now avoids urinating at the workplace, constantly fearing that someone might be watching.

To prevent this, she refrains from drinking water for more than three hours, a challenging practice given the physically demanding and tiring nature of plantation work. As a result, she frequently contracts urinary tract infections from holding in her urine and must take medication to prevent complications. Recently, she began experiencing severe bladder pain and was diagnosed with kidney stones by a doctor.

**not her real name*

Without toilets or sanitary disposal facilities, menstruating women are unable to change or dispose of their menstrual pads during working hours. This poses particular challenges for those with heavier menstrual flows, who may have to wait over six hours before being able to change their pads at home.

Women who experience menstrual cramps are also not granted medical leave, despite enduring severe levels of pain while performing labour-intensive work, leading to significant discomfort and distress.

Abuse, Discrimination and Gendered Violence

Sexual abuse in the form of harassment and coerced sexual favours by male supervisors and colleagues is not uncommon on plantations. In the absence of proper gender policies and protections, women workers often live in fear and anxiety of being harassed or assaulted, particularly when they need to urinate in the fields, where no private toilets are provided.

Excessive alcoholism consumption among men on the estates further contributes to domestic abuse against their spouses. Domestic violence is exacerbated when sexual intimacy is inhibited by inadequate privacy in plantation housing. Cultural stigma, particularly among Indian women, also plays a role, as sex between spouses after childbirth or once children are grown is often considered unacceptable. The lack of intimacy and privacy can increase domestic strife, leading to more frequent conflicts and domestic violence.

Discrimination and disempowerment of women are also widespread. Male supervisors, or *mandurs*, often exploit power dynamics to control women workers, particularly if they are not pleased with them. In such instances, supervisors will delegate heavier workloads and longer hours to the women, and are frequently denied lighter duties even when experiencing health issues.

Further disempowerment stems from the lack of female representation in the male-dominated plantation workers' unions. Women's voices, interests, and needs are unheard and ignored, and their unique experiences are often dismissed and trivialised by both employers and colleagues.

CASE STUDY 3: Targeted for Saying No

Ammu* was harassed by her *mandur*, who persistently pursued her and eventually demanded sex. When she refused, he became angry and started to discriminate against her in the workplace by assigning her the most strenuous tasks, typically reserved for male workers. Despite the heavy workload, Ammu managed her work well, given her strength.

Dissatisfied, the *mandur* made repeated attempts to make her life difficult and to get her fired but was unsuccessful. Ammu is not the only woman targeted in this way; the *mandur* is known to routinely coerce women under his supervision, threatening salary deductions or terminations if they reject his sexual advances.

**not her real name*

Mental Health, Stigma and Lack of Support

Women often refrain from sharing their problems with supervisors or management, fearing that their concerns will become gossip across the estate. This lack of confidentiality, combined with the lack of recognition or support from trade unions, leaves women with no meaningful avenues to address their well-being, contributing to declining mental health.

Many women workers exhibit symptoms of depression, including social withdrawal, poor concentration, and suicidal ideation. In several reported cases, women attempted suicide by ingesting pesticides, incidents that were more frequent in the past. Survivors of GBV often internalise unhealthy coping mechanisms, immersing themselves in work as a way to escape emotional pain.

In cases of domestic violence, children of abusive fathers and victimised mothers often experience severe psychological distress and trauma, beyond the physical, verbal and emotional abuse some endure directly or from their guardians. Without adequate safety and security in these tumultuous households, children may develop unhealthy coping mechanisms and fall into harmful peer groups. Witnessing normalised patterns of abuse can perpetuate the cycle of violence, with some children becoming perpetrators themselves, either by mimicking their environment or adopting aggressive behaviours as a form of self-protection to avoid future victimisation.

Gaps in Social Protection

Most women interviewed had little to no awareness of their rights to social protection. Some were unaware of their EPF savings, while others had already withdrawn large amounts, often to settle debts or purchase vehicles, following government announcements that allowed EPF withdrawals during and after the pandemic. As a result, most women now have limited retirement savings and are expected to struggle financially within just a few years, especially in the face of rising inflation.

Despite salary deductions from SOCSO, women face significant challenges in accessing compensation in the event of workplace accidents. With limited social protections and low wages, most have no savings schemes or financial safety nets for the future. Opportunities for additional income are also scarce, unlike in some other estates, such as those under Felda, which benefit from government-supported programmes, including microcredits schemes to start small-scale businesses.

Lacking financial security and savings, these women are unable to purchase their own homes and must rely on small estate-provided housing, often shared with other families. Upon retirement, they face heightened insecurity when having to vacate estate housing and are unable to access housing loans or affordable alternatives. Some families rely on intergenerational employment in plantations, for the sake of maintaining their residence in the estates, thus trapping their children in the same cycle of poverty and exploitation. When estates are shut down, workers are left in extremely distressing situations, with nowhere to go, such as in one plantation where demolition is imminent.

This intergenerational cycle of poverty is systematically perpetuated when plantation workers lack the savings to support their children's pursuit for higher education. Challenges persist even for children accessing basic education when transportation to schools becomes unaffordable. While some estates subsidise 50% of the RM80 (USD 18) school bus fees, families with multiple children often struggle to cover the remainder. In other estates, transport is not provided, forcing children to walk long distances to school.

The stagnation of social protection progress is also linked to the trade unions which are often pro-employers. These unions seem to exist merely as facades of tokenistic value; despite regular deductions from workers' salaries for union fees, their voices and grievances remain unheard and

unrepresented. Women expressed deep frustrations that their issues are routinely ignored. In several instances where any worker who speaks out or advocates for their rights, employers retaliate and penalise workers to beat them into passivity, by overworking them, delegating hard labour or imposing unlawful salary deductions.

The Struggles and Realities of Migrant Women Plantation Workers

CONTRACTUAL WORK AND SALARY DEDUCTIONS

Despite being promised fair wages and decent working conditions, migrant plantation workers are subjected to precarious employment as informal contract workers. While their low salaries may be sufficient for basic survival in Malaysia, they are often unable to send substantial funds home to their families unless they skip meals or take on additional work.

Paid medical leave is not provided to migrant workers, and wages are deducted when they take emergency leave. There is also no paid maternity leave, and pregnant women are restricted from working after reaching the eighth month of pregnancy.

Newly arrived migrants often fall into debt bondage, as their salaries are deducted to cover recruitment, travel and accommodation expenses. Payslips are rarely issued, and the women often have to keep their own records of payments received. However, they are not made aware of or are unable to understand the majority of the salary deductions.

Leaving my family behind was the hardest part, but I had to find work to support them. I came with dreams but now I end up paying my debts. I only receive RM 600 a month and after payments, I have only RM 50 in my hand and I often sacrifice my meals. I need to do other work like cleaning to support myself.

From a migrant worker who left home to support her family, now working multiple jobs and skipping meals to send money home and repay her debts.

Remuneration is typically based on harvests, at RM 3.50 (USD 0.78) per 25 kg sack. On average, women harvest 15 sacks per day, earning around RM 52 (USD 12) daily, with monthly earnings ranging between RM 600–

1,000 (USD 135–225). Spraying work pays RM 15 (USD 3.37) per metre sprayed, with an additional RM 9 (USD 2) daily allowance, bringing monthly earnings to around RM 1,500 (USD 337). In comparison with local workers in other plantations, whose hours are from 7 AM to 1 PM, migrant contract workers are sometimes permitted to leave by 10 AM after completing their manuring tasks.

CASE STUDY 4: From Hope to Hardship

Midah*, a young woman from a rural village in Jawa Timur, dreamed of a better life for herself and her family. She migrated to Malaysia in search of employment opportunities and was promised a plantation job and decent salary by a recruiter in her home country. However, upon arrival, she quickly realised the situation was far from what was promised.

While the agent covered her transportation and accommodation expenses, Midah was left with debts that consumed her entire salary. Trapped in debt bondage, she faced constant financial pressure and insecurity, leading to overwhelming stress, fear and isolation. These oppressive conditions wore down her sense of self-worth, hope and motivation, resulting in a decline in her mental health and symptoms of depression and anxiety.

**not her real name*

WITHHELD PASSPORTS

For most documented workers, employers confiscate their passports upon arrival, severely restricting their freedom of movement and ability to leave the job or seek help when their rights are violated. This illegal practice by the employers and agents is commonly used to control workers and prevent them from reporting grievances to authorities.

RESTRICTED MOVEMENTS

Undocumented workers, without valid work permits, limit their movement either by employer order or out of fear of persecution and arrest. They often travel only between plantations and their housing compounds to avoid risks.

LONG COMMUTES

Some plantation workers must travel 30 minutes or more each way to reach their workplace, with no transport provided. In Kinabatangan estate, commutes can extend to an hour one-way.

OCCUPATIONAL HAZARDS AND UNSAFE WORK PRACTICES

Like their local counterparts, migrant workers are not briefed on any safety protocols, despite being assigned to spray hazardous pesticides such as paraquat and glyphosate on the plantations. PPE is often not provided, which leads to the women being exposed to HHPs while spraying these pesticides and only some are issued with body aprons. One woman reported irregular menstrual cycles after beginning pesticide spraying at work.

Carrying the heavy sacks of harvests and fertilisers on their backs, they often face severe back pains, sore shoulders, and aches in their hips and leg joints. Having to bend down to apply fertilisers and manure, they develop skin rashes on their thighs and suffer from intense headaches, eye irritation and breathing difficulties.

Additionally, environmental hazards exist, such as in the case of three of the women who shared that they fell while working due to the slippery and muddy terrain. Most often, workers wear Wellington boots for work, which can be challenging as it inhibits mobility while carrying out strenuous work.

MENSTRUAL HEALTH, TOILETS AND SANITATION BARRIERS

With no access to toilets, migrant women, like local workers, avoid urinating or defecating during working hours due to the risk of encountering wild animals and contracting further health issues from the sprayed palm oil bushes. They hold in waste until returning home and are unable to change sanitary pads without proper facilities.

EXCLUSION FROM SOCIAL PROTECTION

As migrant contract workers, they face heightened vulnerabilities and discrimination due to exclusion from schemes such as SOCSO, medical benefits or savings plans. This poses great challenges in times of emergencies when migrant workers are forced to take on debt to cover additional expenses with no appropriate savings and support schemes. This leaves them with worsening financial stress, especially during the COVID-19 pandemic.

Migrant parents who have children in Malaysia face another challenge of not being able to send their children to schools. Children of documented and undocumented migrant parents born in Malaysia are unable to obtain citizenship or legal documentation, thus stripping them of access to basic rights such as education and healthcare.

Similar to the challenges faced by local plantation women, migrant women face various issues due to their gender which are not recognised or prioritised. Lacking gender-sensitive policies for women's protection, they are kept on edge when it comes to their safety, particularly when using the toilet with no privacy or face risks of gender-based violence and discrimination.

DISCRIMINATORY ACCESS TO HEALTHCARE FOR MIGRANT FAMILIES

Migrant women workers are unable to access more than basic medication from the estate clinics without having to spend significant portions of their savings when they fall ill. Without documentation, their children born in Malaysia are denied access to public healthcare, forcing many to rely on private clinics, which are extremely costly. Even documented migrants who can access government hospitals often find services unaffordable due to non-citizen rates, for instance, childbirth costs can be three times higher than those for local women. Notably, only one plantation in Sabah provides workers with three medical checkups per year, funded by the employer.

CASE STUDY 5: Maternity Without Support

Yeni* gave birth to her first child at age 23 while employed on a Malaysian palm oil plantation. In her eighth month of her pregnancy, she was forced to stop working and received no pay or maternity benefits, making it difficult to survive without income. After delivery, she also received no paid leave during her confinement period.

As an Indonesian migrant, she had to pay exorbitant fees for the delivery at a private hospital that amounted to RM6,000. Without any healthcare support, she had to borrow money from friends leaving her with huge debts.

Due to her financial situation and lack of maternity leave, Yeni returned to work just 30 days postpartum. She endured physical pain from working in the heat while lactating, with no private space to express her milk. She wore double pads in her bra to avoid leaks and feared that handling pesticides might harm her baby through breastfeeding. She felt anxious and alone, with no support or understanding about her predicament, especially from her male supervisors.

**not her real name*

COVID-19 AND MIGRANT WOMEN

During the MCO lockdown, migrant women plantation workers faced the same struggles as local workers, including food insecurity caused by disrupted incomes. While some groups relied on crops cultivated on nearby land, others survived solely on aid provided by NGOs and CSOs. However, in two plantations in Sabah, management provided food assistance to workers during this period.

Mental health was similarly affected, with debt-related stress significantly increasing. Having incurred substantial debts both in their countries of origin and in Malaysia, many migrant workers were placed in even more vulnerable situations as they struggled to repay these debts while being unable to work.

VOICES FROM THE GROUND: WOMEN PLANTATION WORKERS' PROPOSALS FOR SOCIAL PROTECTION AND RIGHTS

Women plantation workers have raised significant concerns about their working conditions, leading to a series of recommendations aimed at improving their social protection and rights. Through extensive discussions, these proposals cover ten key areas:

First, they propose establishing a cooperative savings scheme, with contributions deducted from their salaries, to ensure financial security for emergencies, retirement, and essential expenses such as education and housing. They also advocate for including migrants in EPF social security schemes and for enforcing a minimum wage of RM 1,500 to enhance financial stability regardless of contract terms.

Moreover, they stress the importance of fair representation within an unbiased plantation workers' union, calling for a minimum of 30% female participation in leadership positions to better advocate for workers' rights. Addressing awareness gaps, they request organised sessions on women's rights and health issues, particularly highlighting the risks posed by chemical exposure and its impact on reproductive health and long-term well-being.

Healthcare improvements are also a priority. They demand expanded services at plantation clinics and mandatory quarterly medical check-ups to mitigate occupational health risks. They also call for equitable access to healthcare for migrant workers, seeking to eliminate discrimination in

healthcare services. Hygiene and sanitation are considered crucial, with demands for on-site toilets, proper sanitary pad disposal facilities, and continuous access to clean water for hygiene and consumption.

They propose the implementation of a mandatory gender policy in plantations to safeguard women from workplace discrimination and abuse, including gender-based violence perpetrated by male colleagues and employers.

Recognising the mental health challenges faced by many, they call for accessible counselling services to support women dealing with domestic violence, depression, and related issues. To ensure ethical practices, they emphasise the need for on-the-ground documentation of worker conditions, advocating for direct engagement with women plantation workers to accurately capture and address their concerns.

Migrant workers highlight the need for employers to facilitate work permits for undocumented workers, ensuring legal employment without fear of persecution, while documented workers advocate for the right to retain their passports. Lastly, they underscore the importance of upholding social protection laws for migrant workers, including access to essential services and eligibility for government protection schemes such as SOCSO.

These proposals reflect the collective efforts of women plantation workers to promote equitable treatment, improve workplace conditions, and secure fundamental rights within the plantation sector.



RECOMMENDATIONS

Byond the proposals shared by the women plantation workers in this study, their formal rights as workers and as women must be upheld, protected and supported comprehensively. The following key recommendations are directed primarily at stakeholders such as employers, company shareholders, and the Malaysian government:

Compliance with Occupational Safety and Health Policies

As one of the country's primary industries, plantation companies must ensure strict compliance with the Occupational Safety and Health Act (OSH) 1994 and all relevant guidelines and codes of conduct outlined by the Department of Occupational Safety and Health (DOSH) under the Ministry of Human Resources (MOHR). In alignment with these policies, the use of banned pesticides must cease immediately and be strictly enforced, considering their severe health impacts on workers.

Occupational illnesses and diseases resulting from prolonged exposure to pesticides among plantation workers are severely underreported. This must be rectified. Under the OSH Act, all occupational-related accidents and illnesses must be reported immediately to DOSH. Furthermore, DOSH must fulfill its responsibility to conduct regular inspections and audits, demonstrating a commitment to safeguard workers, especially in precarious sectors like agriculture.

Adequate PPEs and Safety Training

To mitigate the high health and safety risks associated with handling toxic pesticides and fertilisers, the use of highly hazardous pesticides should be phased out and replaced with safer alternatives. In the interim, employers must provide personal protective equipment (PPE), such as masks, gloves and boots.

Full disclosure on the hazards and health risks must be provided to all workers, in line with the Occupational Safety and Health (Use and Standard of Exposure of Chemicals Hazardous to Health) Regulations 2000.

Affordable and Quality Healthcare, Health Benefits and Support

Given the significant health risks associated with plantation work, employers must ensure access to affordable, quality healthcare by providing adequate health benefits and expanding services in estate clinics. The right to healthcare should be guaranteed, especially in work environments that directly contribute to deteriorating worker health. As such, quarterly mandatory medical checkups should be enforced for all workers exposed to chemicals.

Women's distinct health needs must be recognised and supported. During menstruation, women may face severe symptoms or chronic health issues. Women experiencing severe menstrual cramps should be granted paid medical leave or lighter duties upon request.

Protection of Workers' Rights

All workers, including migrants, must be protected under the Employment Act (1955) and granted equal rights, irrespective of contract status. This includes implementing the minimum wage policy for all migrant workers.

Employers should support workers' empowerment by providing training on labour rights. All workers should be made aware of their rights through full information provided in their job descriptions and on their working conditions, including information on exposure to highly hazardous pesticides (HHPs) including pesticides banned due to their harmful nature to the health of humans and the environment.



Plantation workers, especially women and migrants, must be informed of available social protection schemes, including pension and provident fund, health and medical insurance, and other government social security programmes. This information should include application procedures, required documents, and any changes to the schemes which may affect their benefits. Employers should provide regular training and information sessions to enable informed decision-making on social protection rights and benefits. Where necessary, women plantation workers must also have access to fair legal aid and counselling services.

The Malaysian government should also take systemic steps by signing and ratifying ILO Convention 184 on Safety and Health in Agriculture to protect agricultural workers and eliminate ongoing exploitation in plantations.

While there have been efforts to improve working conditions and promote sustainable agricultural practices, much remains to be done to ensure fair treatment and equitable access to resources and services for workers to break out from cycles of poverty and exploitation. Initiatives such as fair trade and labour certification standards, which aim to provide workers with decent wages, safe working conditions and access to education and healthcare, must be continuously explored, monitored and improved by all stakeholders.

Protection of Women's Rights

Women workers in the plantation must be equipped with knowledge of their rights through training and awareness programmes. Gender policies must be implemented and enforced at all plantation sites to ensure that women have access to support systems and channels for voicing concerns, especially around sexual harassment and gender-based violence (GBV).

To address GBV effectively, the Malaysian government should collaborate with NGOs to establish support mechanisms, including setting up hotlines and on-site help assistance centres, to ensure



the safety of women workers in plantations. Government agencies, NGOs and legal institutions must coordinate closely to ensure prompt, dignified interventions for survivors of violence.

Discrimination against women workers must end. Equal pay and opportunities, as well as safeguards against exploitation and abuse, must be guaranteed through company practices and national policies in alignment with the Convention on the Elimination of All Forms of Discrimination Against Women (CEDAW).

There should also be broader efforts to promote gender equality and women's empowerment through targeted programmes. These may include skills training, financial assistance and entrepreneurship support for marginalised women. Sustainable livelihood initiatives, particularly agroecological practices, and entrepreneurship catered for women in plantations will be significant in securing better futures for women plantation workers and their families.

CONCLUSION

The findings from the conducted Community-Based Participatory Research (CBPR) reinforce the reality of discrimination and exploitation faced by plantation workers in Malaysia, particularly women who confront additional barriers to their rights and welfare. The struggles of these women are often invisible, their rights rarely prioritised and when addressed, done inadequately. Alarming, the study highlights the persistence of modern-day slavery and exploitation decades after women were introduced into the industrialised agriculture workforce, still facing harsher conditions than their counterparts in other sectors.

The research overwhelmingly identified a very low awareness among both local and migrant workers of their labour and women's rights, contributing to widespread rights violations and exploitation. This is further exacerbated by discrimination based on gender and nationality, whether as local or foreign workers.

Without adequate PPEs and access to information on occupational safety and health, workers face serious risks. In addition, healthcare access and benefits remain limited. All women engaged in the study were found to be involved in heavy lifting work and prolonged exposure to chemicals, both contributing to long-term harm to their physical health.

The labour-intensive nature of their work, including repetitive bending and squatting, no doubt takes a toll, particularly on women who face additional reproductive health issues and heightened susceptibility to disease and inflammation during their menstruation. While sprayers may earn higher wages, the limited social security and the occupational hazards of chemical exposure mean many women may ultimately pay with their health over their lifetime.

Beyond the physical toll of the work carried out without access to adequate healthcare, women workers are at significant risk of sexual abuse and violence, perpetrated by employers, coworkers and spouses. Many women are unaware of their right to seek justice, while others are often reluctant or discouraged from reporting such crimes due to social stigma, limited knowledge and access to legal support, and the significant fear of retaliation from abusers.

Focused on survival and livelihoods, especially among migrant women, many hesitate to voice out their concerns or exercise their rights, even when aware of them. This leads women to silently carry the weight of their struggles and sorrows amidst other worries such as their children's education, financial insecurities, and retirement. These pressures compound and severely impact mental health.



The vulnerabilities to exploitation and impoverished conditions are significantly high for these women, especially for migrant women. As foreign workers, most migrants arrive in the country alone and unfamiliar with the local language and legal systems, leading to a higher reluctance to report complaints against their employers and other abusers. Both local and migrant women alike face limited access to social protection programmes.

The issues surfaced in this study reveal widespread human rights violations and exploitation of their lack of awareness. The compounded effects not only continue to endanger women's rights to health and dignity as workers and women but also deepen their disempowerment and perpetuate cycles of poverty that may extend to future generations, if left unaddressed.

As outlined in previous sections, the recommendations from both the women themselves and the research team make clear that stakeholders must take responsibility for rectifying these injustices. This includes enforcing minimum wage laws for all workers, establishing trade unions that genuinely represent workers' voices, improving healthcare access and support, and ensuring that the women workers have a strong awareness of and are able to claim their rights.

As one of Malaysia's top economic industries, and a leading global agricultural exporter, the plantation sector must take the lead in upholding fair labour practices and support the workers which such businesses are dependent upon. The plight of women plantation workers must not be forgotten or ignored. More must be done to build a more equitable world, one that prioritises people over profits.

With the worsening impacts of the climate crisis, hardships will likely intensify. This makes it more urgent than ever for industry players and governing institutions to enact transformative changes needed for a just and equitable world.

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CHAPTER 3

Vietnam

Social Protection and Rights of Rural Women and Women Agricultural Workers: An Analysis of Policy and Practice



**Research Centre for Gender,
Family and Environment in
Development (CGFED)**

EXECUTIVE SUMMARY

Vietnam's agricultural sector is a cornerstone of its economy and rural livelihoods, employing a significant proportion of the population, particularly women. However, rural women face systemic challenges that limit their contributions and access to services and benefits. These include insecure land tenure, limited access to credit and agricultural extension services, informal and unpaid labour, and increasing climate-related vulnerabilities. Despite their crucial role, women remain largely invisible in policy and data, reinforcing cycles of inequality.

This report highlights the multifaceted barriers rural women in Vietnam face and offers targeted policy recommendations to promote gender equality in agriculture. It emphasizes the need for secure land rights, gender-responsive climate policies, formal labour protections, and inclusive social protection systems. By addressing these areas, Vietnam can make significant strides in empowering rural women and building a more resilient and equitable agricultural sector.

The country's transition to a more climate-resilient agricultural economy must incorporate the voices and needs of rural women. As primary food producers and caretakers of natural resources, women's local knowledge and labour are indispensable. Policies that fail to consider gender dynamics risk undermining climate adaptation efforts and further entrenching socio-economic disparities.

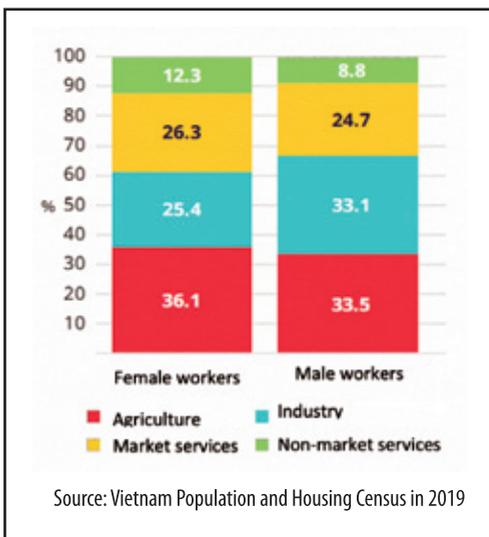
Urgent policy attention is required to overcome structural barriers and ensure rural women can participate equally in and benefit from Vietnam's agricultural development. This report outlines key entry points for gender-transformative change through legal reform, targeted investment, and institutional accountability.

INTRODUCTION

According to the Vietnam Population and Housing Census conducted on 1 April 2019, the rural population exceeded 63.086 million, with over 31.473 million women, accounting for 49.9 %. Women have a higher rate of employment in agriculture than men. In 2019, 36.1% of employed women worked in agriculture. The services sector (both market and non-market)

had the largest share of employed women at 38.6%, while 25.4% of women worked in industries.

Vietnam’s social protection and unemployment insurance system is relatively comprehensive and up to date. The government has implemented appropriate policies to support citizens during natural disasters, epidemics, and the COVID-19 pandemic. A major achievement has been the expansion of health insurance coverage, reaching 92.04 % of the population¹, while approximately 34% are covered by social insurance.



During the COVID-19 pandemic (2020–2021), Vietnam mobilised significant resources for prevention and control amounting to about VND 376.2 trillion as of December 31, 2021. Additionally, the state budget provided approximately 142,017.3 tonnes of rice in support². The total funding allocated by the government for epidemic response over this period was around VND 351.17 trillion. For social security and economic recovery, the implementation of Resolution No. 42/NQ-CP, which supported those affected by the pandemic, amounted to VND 14.023 trillion in 2020. The government also collaborated with the private sector and community organisations to launch initiatives such as the Free Rice ATM and Zero-VND Happy Supermarket, which provided essential goods at no cost, particularly catering to the poor and migrant workers.

Despite these efforts, challenges remain in the implementation of social protection policies. Just over one-third of people of the working-age population are covered by social insurance. A significant gap persists

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1. Khoa, Đ. BaoKiemToan. (2023). Creating breakthroughs in the implementation of social insurance policies, health insurance. <http://baokiemtoan.vn/tao-dot-pha-trong-thuc-hien-chinh-sach-bao-hiem-xa-hoi-bao-hiem-y-te-23437.html>
 2. ASEANSAI. (2022). 14th Coordinating Conference for ASEAN Political Security Community. *ASEANSAI Newsletter*. <https://www.aseansai.org/wp-content/uploads/2022/09/Newsletter-ASE-ANS-ANSAI-Vol-II-2022.pdf>

between salaried workers—58.6 % of whom are covered by compulsory social insurance—and those eligible for voluntary social insurance, of whom only 1.427 million (4.7 %) are enrolled. Similarly, only 4.5 % of farmers have purchased agricultural insurance, while 95 % have not.

Several barriers hinder the uptake of voluntary social insurance. Chief among them is the long contribution period (20 years), and the comparatively lower benefits it offers compared to compulsory insurance. For low-income individuals in rural areas, affordability remains a key constraint.

To increase participation in both social insurance and agricultural insurance, relevant authorities, ministries, and insurance agencies must intensify efforts to promote and implement social protection policies. For agricultural insurance in particular, local governments should allocate investment funds to assist farmers in buying agricultural insurance.

Vietnam has a relatively well-developed system of social security policies, built around four main pillars:

- Employment, income generation, and poverty reduction;
- Social insurance schemes;
- Social assistance for individuals in extremely difficult circumstances;
- A guaranteed minimum level of basic social services, including education; healthcare; housing; access to clean water; and information security).

However, social and health insurance policies benefit the salaried workforce employed in the formal sector, who represented only 43.8 % of the total 54.02 million employed individuals as of 2018. In contrast, approximately 30.33 million workers (56.2 %) are engaged in the informal sector, with limited or no access to social security and protection, particularly farmers and workers in rural areas.

This highlights the need to expand and implement inclusive social protection and security policies that cover the majority of the labour force, especially women farmers who are disproportionately excluded from existing schemes.

Methodology

The report employed a mixed-method approach combining qualitative and desk-based research to examine the structural barriers and vulnerabilities

faced by rural women in Vietnam's agricultural sector, with a particular focus on access to social protection, land rights, and resilience to climate change and occupational hazards.

Document and policy analysis: A comprehensive review of legal frameworks, government reports, statistical data, and relevant academic literature was conducted to establish the context and assess the effectiveness of existing social protection mechanisms. This component provided a critical baseline for understanding the policy environment and institutional arrangements affecting rural women in agriculture.

Community-Based Participatory Research (CBPR): To ensure the research reflects the experiences, the study used participatory methods with affected communities, prioritising the voices of rural women. Four CBPR focus group discussions were conducted in Nam Dinh province, chosen for its active engagement in farming, climate impacts and access to insurance. The discussions included:

- ▶ Women farmers in Hai Phuong commune, Hai Hau district (six participants).
- ▶ Representatives from the Nam Dinh Provincial Women's Union (five participants).
- ▶ Officials from the Department of Agriculture and Rural Development (six participants).
- ▶ Representatives from the Nam Dinh Provincial Social Insurance office (four participants)

VIETNAM'S NATIONAL CONTEXT

As stated by the World Bank³, "*Vietnam has been a development success story. Economic reforms since the launch of Đổi Mới in 1986, coupled with beneficial global trends, have helped propel Vietnam from being one of the world's poorest nations to a middle-income economy in one generation. Between 2002 and 2021, GDP per capita increased 3.6 times, reaching almost US\$3,700. Poverty rates (US\$3.65/day, 2017) declined from 14 % in 2010 to 3.8 % in 2020.*"

3. World Bank. (2023). Vietnam: Overview. <https://www.worldbank.org/en/country/vietnam/overview>

Thanks to its solid foundations, Vietnam's economy has remained through multiple crises. GDP growth was projected to ease to 6.3 % in 2023—down from 8 % in 2022—due to the moderation of domestic demand and exports. However, growth is expected to rebound to 6.5 % in 2024, supported by easing inflation and recovery in major export markets such as the U.S., Europe and China.

The agriculture sector has consistently supported economic growth and food security, growing at 2.5–3.5 % annually over the past three decades. In 2020, it accounted for 14 % of GDP and 38 % of employment, and in 2021, agricultural exports earned more than US\$ 48 billion—despite the peak of the COVID-19 pandemic.

Health outcomes have also improved alongside rising living standards. Infant mortality dropped from 32.6 per 1,000 live births in 1993 to 16.7 in 2020, while life expectancy increased from 70.5 years in 1990 to 75.5 years in 2020. Vietnam's Universal Health Coverage (UHC) index stands at 73—higher than regional and global averages—with 87 % of the population covered by the national health insurance scheme.

Vietnam also performs well in human capital development. The average duration of learning-adjusted schooling is 10.2 years, second only to Singapore among ASEAN countries. The Human Capital Index is 0.69 (out of a maximum of 1), the highest among lower middle-income economies.

Access to basic infrastructure has dramatically improved. By 2019, 99.4 % of the population used electricity as their main source of lighting, compared to just 14 % in 1993. Access to clean water in rural areas also increased from 17 % in 1993 to 51 % in 2020.

Vietnam has grown bolder in its development goals, aiming to become a high-income country by 2045. The country is also committed to a greener, more inclusive growth trajectory. It has pledged to reduce methane emissions by 30 % and halt deforestation by 2030, with the goals of achieving net-zero carbon emissions by 2050. However, several megatrends, such as a rapidly aging population, global trade decline, environmental degradation, climate change, and the rise of automation—pose significant challenges. The COVID-19 crisis also created unprecedented disruptions, potentially undermining progress towards development targets.

Gender Disparities in Agriculture and Land Ownership

There is a significant gender gap in employment and land ownership in Vietnam’s agricultural sector. A large majority (85.9 %) of women working in agriculture are engaged in subsistence farming compared to 59.2 % of men⁴.

A noteworthy point is the issue of land ownership/use (“red book”) among women. Very few women have their names solely listed on certificates of land use rights. The rate of joint ownership (both husband and wife named) is also lower than that of men having sole ownership—except for residential land, where co-ownership is more common. This affects women’s decision-making when they seek to access credit sources for agricultural production development (as they cannot decide independently, depending on their husband’s decision when wanting to mortgage to borrow capital).

According to the latest data from the Ministry of Natural Resources and Environment (MONRE), the percentage of women named in land certificates by region in Table 1.

Table 1. Percentage of women holding land certificates by socio-economic region (%)

Region	Agricultural land	Residential land	Non-agricultural land	The rest types of land
Northern mountainous area	64.0	64.0	64.0	54.0
Northern Delta	69.0	73.0	62.0	30.0
North Central region	68.0	77.0	81.0	91.0
South Central region	51.0	56.0	65.0	33.0
East Highlands	65.0	68.0	71.0	93.0
Southeast region	66.0	65.0	80.0	63.0
Southwest region	49.0	51.0	57.0	53.0

Source: Ministry of Natural Resources and Environment, 2022

Most communes (rural areas) do not have women holding key leadership positions. According to the 2016 Agriculture, Rural, and Fisheries Census, out of 8,978 communes with a total of 38,508 core officials, only 3,353 were

4. ILO. (2021). *Gender and the labour market in Viet Nam. An analysis based on the Labour Force Survey*. <https://www.ilo.org/media/387881/download>

women—just 8.71 %⁵. Women comprise less than 30 % of commune-level civil servants and only 23 % of agricultural cooperative leaders.

EXISTING SOCIAL PROTECTION PROGRAMME IN VIETNAM

Social Insurance

Compulsory Social Insurance Contributions: Vietnam’s social insurance system is governed by the Law on Social Insurance No. 58/2014/QH13, promulgated on 20 November 2014. This law stipulates that all employees who earn wages must participate in compulsory social insurance, with contributions shared between employers and employees. The current contribution rates for Vietnamese employees under the compulsory scheme—including social insurance premiums, unemployment insurance, and health—are structured in Table 2.

Table 2. Payment structure of compulsory social insurance

Employer contribution: 21.5 %						
Social Insurance	Retirement	14.0 %	Sickness, Maternity	3.0 %	Occupational	0.5 %
	Unemployment Insurance	1.0 %	Health Insurance	3.0 %	Subtotal: 21.5 %	
Employee contribution: 10.5 %						
Social Insurance	Retirement	8.0 %	Sickness, Maternity	–	Occupational	–
	Unemployment Insurance	1.0 %	Health Insurance	1.5 %	Subtotal 10.5%	
Total contribution: 32%						

In addition, the Law on Social Insurance stipulates that Vietnamese citizens aged 15 and older who are not eligible for compulsory social insurance may participate in voluntary social insurance. Participants in voluntary social insurance are entitled to two benefit schemes: retirement and death. In contrast, those under compulsory social insurance receive additional

5. General Statistics Office of Vietnam. (2016). Result of Rural, Agricultural and Fishery Census 2016. Statistical Publishing House. <https://www.gso.gov.vn/en/data-and-statistics/2019/03/result-of-rural-agricultural-and-fishery-census-2016/>

benefits including sickness, maternity, occupational accidents, occupational diseases, as well as retirement and death.

According to Article 87 of the Law on Social Insurance (2014), the monthly voluntary social insurance premium is calculated at 22 % of the monthly income selected by the participant. The minimum income base for contributions is aligned with the rural poverty line (VND 1.5 million as of 2022), while the maximum income base is capped at 20 times the basic salary.

The government provides contribution subsidies to support participation among vulnerable groups, covering:

- ▶ 30 % of the minimum contribution for poor households,
- ▶ 25 % for near-poor households, and
- ▶ 10 % for policy beneficiary households.

The level and duration of support, as well eligibility criteria, are determined based on socio-economic conditions, contributors' capacity to pay, and the state budget at different times.

Under Decree No. 07/2021/ND-CP, effective from 1 January 2022, the voluntary social insurance premium levels were revised. The minimum monthly premium increased to: $22\% \times \text{VND } 1,500,000 = \text{VND } 330,000/\text{month}$, an increase of VND 176,000/month compared to the 2021 level. The government's contribution to health insurance premiums for voluntary participants also increases as follows:

- ▶ Poor households: from VND 46,200/month to VND 99,000/month.
- ▶ Near-poor households: from VND 38,500/month to VND 82,500/month.
- ▶ Other eligible groups: from VND 15,400/month to VND 33,000/month.

Participants in voluntary social insurance may choose from six payment methods: monthly, every three months, every six months, every twelve months, one-time payment for a maximum of five years in advance, one-time payment for missing years of contributions (applicable to those who have reached pensionable age but lack up to 10 years of contributions, allowing them to qualify for the minimum 20 years of coverage required for a pension, as per Article 9, Decree No. 134/2015/ND-CP).

Benefits for Voluntary Social Insurance: Participants are entitled to the following schemes:

- ▶ **Retirement pension:** Eligible individuals who have contributed for at least 20 years are entitled to a monthly pension, ranging from 45 % to 75 % of their average contribution salary, depending on the total years of participation.
- ▶ **Death benefits:** Participants in both compulsory and voluntary schemes are entitled to death benefits, including.
 - **Funeral allowance:** Equal to 10 times the base salary (current VND 14.9 million) for those who have contributed for at least 60 months or are receiving pension.
 - **Survivor allowance** (for contributors who die due to an accident): Equal to two months' average monthly income on their contribution.
 - **Survivor allowance** (for pensioners): Equal to 48 months of their pension, if death occurs within the first two months of receiving pension. For each additional month of pension received, 0.5 month's pension is deducted from the total survivor allowance (Article 80, Law on Social Insurance 2014).

Actual Participation in Social Insurance

According to Vietnam Social Insurance, as of the end of June 2022, more than 17.1 million people were enrolled in the social insurance system, representing 33.87 % of the working-age population. By the end of January 2023, this number had increased to approximately 17.271 million, reflecting a year-on-year rise of 646,000 participants. Of this total, 1.427 million people were enrolled in voluntary social insurance, marking a modest increase of 3,300 compared to the same period in 2022.⁶

6. Dang, K. (2023). Creating breakthroughs in implementing social insurance and health insurance policies. <http://baokiemtoan.vn/tao-dot-pha-trong-thuc-hien-chinh-sach-bao-hiem-xa-hoi-bao-hiem-y-te-23437.html>

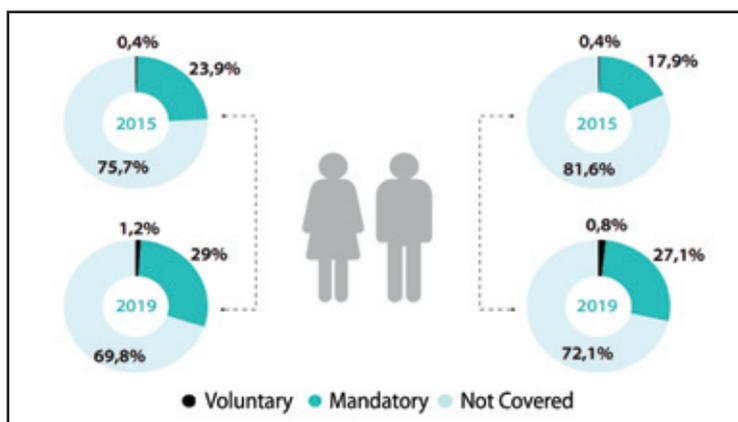
Table 3. Implementation of Social Insurance in the Period 2016–2020

Criteria	Unit	2016	2017	2018	2019	2020
Compulsory Social Insurance						
Number of salary benefited employees/ salaried employees (*)	Thousand people	22.229	23.479	24.615	26.874	25.674
Number of participating employees (**)	Thousand people	12.852	13.595	14.455	15.200	15.033
Participation rate	(%)	57,8	57,9	58,7	56,6	58,6
Voluntary Social Insurance						
Number of employees eligible to participate (***)	Thousand people	32.331	31.681	31.025	28.636	28.679
Number of participating employees (**)	Thousand people	204	224	277	574	1.068
Participation rate	(%)	0,6	0,7	0,9	2,0	3,7
Total number of employees participating in social insurance	Thousand people	13.056	13.820	14.732	15.774	16.101

Source: (*) Vietnam labour market update Bulletin, number 27, third quarter of 2020 Ministry of Labor, Invalids and Social Affairs & General Statistics Office of Vietnam; (**) (*) Vietnam labour market Bulletin, 2nd quarter of 2023; Ministry of Labor, Invalids and Social Affairs (***) Author calculated based on data of Market Bulletin, Ministry of Labor, Invalids and Social Affairs

Data from 2015–2019 show that women had a higher rate of social insurance coverage compared to men—30.2 % versus 27.8 %. This trend also extends to voluntary social insurance, where women’s participation stood at 1.2 %, slightly higher than the 0.8 %, recorded for men.

Coverage Rate of Social Insurance by Gender, 2015–2019



By January 2023, the proportion of workers participating in social insurance nationwide had reached nearly 34 %. However, participation in voluntary social insurance remains low, with only 1.427 million individuals enrolled, representing just 4.7 % of the total number of 30.33 million workers outside the formal wage sector. This underscores the significant challenges that lie ahead for authorities and social insurance agencies in expanding voluntary coverage and ensuring broader protection for informal workers.

Nam Dinh Province stands out as a leading example in the implementation of social insurance policies. According to Ms. Nguyen Thi Anh Thu, Deputy Director of Nam Dinh Social Insurance, the province is often recognised for its outstanding performance. “Nam Dinh Social Insurance is considered one of the top-performing agencies in the country. Whenever a leading province is mentioned, Vietnam Social Insurance Magazine often turns to Nam Dinh for reports, news coverage, and feature articles,” she noted.

The province’s achievements in social insurance implementation are detailed as follows:

Work Results in 2022 of Nam Dinh Provincial Social Security

- The total number of people participating in compulsory social insurance is 216,634 people, an increase of 3,518 people compared to 2021.
- The total number of people participating in voluntary social insurance is 23,222 people, an increase of 1,486 people compared to 2021.

Source: Nam Dinh Social Insurance. Report Summary of social insurance work in 2022 and orientation and tasks in 2023; Report No. 36/BC-BHXH, dated January 10, 2023.

Despite Nam Dinh’s strong performance in social insurance implementation, the rate of participation in voluntary social insurance remains low. In-depth interviews with leaders of Nam Dinh Social Insurance reveal that many people are reluctant to enroll due to the lengthy contribution period required—under the 2014 Law on Social Insurance, individuals must contribute for at least 20 years to qualify for a pension.⁷

Community-based participatory research (CBPR) discussions with a group of female farmers in Hai Hau district further highlighted key reasons

7. Currently, Vietnam Social Insurance is gathering comments on the draft revised Law on Social Insurance, proposing the period of 15 year-payment of social insurance premiums will receive a pension.

for this lack of interest in voluntary social insurance, including:

Reasons for not participating in voluntary social insurance

- I heard about social insurance through propaganda, but I did not participate. This is because there is a person in my commune who contributed to voluntary social insurance for the whole year (by mail) but still did not receive any documents or receipts. As a result, they requested a refund and no longer purchased social insurance.
- I do not participate in voluntary social insurance because I am too old. Individuals over 60 years old are not allowed to participate in voluntary social insurance.
- The payment of voluntary social insurance contributions is also a problem that makes it difficult for us to participate. How can I afford to contribute hundreds or even over a million Vietnamese Dong each month?

CBPR discussion with female farmers, Hai Hau district, Nam Dinh province, 4 March 2023

Health Insurance

Health insurance policies have been implemented in Vietnam since 1992. A major milestone was the approval of the Law on Health Insurance (No. 25/2008/QH12) by the 12th National Assembly in 2008. To reinforce the importance of public health, the Prime Minister issued Decision No. 823/QĐ-TTg on 16 June 2009, designating July 1 each year as “Vietnam Health Insurance Day.”

The 2008 Law on Health Insurance was subsequently amended and supplemented in 2014, establishing two forms of coverage: compulsory health insurance and voluntary health insurance. Regarding voluntary participation, Official Letter No. 777/BHXH-BT, dated 12 March 2015, provided guidance on premium collection. It stipulated that from 1 January 2016, individuals can no longer purchase voluntary health insurance independently but must enroll as part of a household. According to Article 5 of Decree No. 146/2018/NĐ-CP, there is no age restriction for individuals participating in household-based health insurance.

Voluntary Health Insurance Premiums by Household

According to Clause 3, Article 13 of the Law on Health Insurance, voluntary health insurance premiums for household participants are calculated on a

sliding scale based on the number of insured individuals within the same household. The contribution rates are determined as follows:

- ▶ First household member: 4.5 % of the base salary – 804,600 VND/year.
- ▶ Second member: 70 % of the first member’s premium – 563,220 VND/year.
- ▶ Third member: 60 % of the first member’s premium - 482,760 VND/year.
- ▶ Fourth member: 50 % of the first member’s premium – 402,300 VND/year.
- ▶ Fifth member and beyond: 40 % of the first member’s premium – 321,840 VND/year

This tiered pricing structure is designed to encourage whole-household participation by offering progressively reduced premiums for additional members.

Voluntary Health Insurance Coverage

The health insurance fund contributes to a portion of medical examination and treatment costs for voluntary health insurance participants. The benefit levels are outlined as follows:

- ▶ **Medical examination and treatment at appropriate levels:** Participants who receive medical care at hospitals that match the required level of care will have 80 % of the treatment costs covered by the health insurance fund.
- ▶ **Medical examination and treatment at inappropriate hospitals:** If participants chose to seek medical care at hospitals not aligned with the appropriate level of care, their reimbursement will vary based on the facility type:
 - Central hospitals: 40 % of inpatient treatment costs covered
 - Provincial hospitals: 100 % of inpatient treatment costs covered.
 - District hospitals: 100 % of medical examination and treatment costs covered.

This structure ensures that individuals receive appropriate support while encouraging care at the appropriate healthcare levels.

Current Status of Voluntary Health Insurance Participation

According to Vietnam Social Insurance, by the end of 2022, approximately 91.1 million people were enrolled in health insurance, representing

92.04 % of the national population. This marks an increase of over 2.2 million participants compared to 2021 and exceeds the health insurance coverage target set in Resolution No. 01/NQ-CP by 0.3%.⁸ In 2022, the Vietnam Social Insurance sector processed more than 95,600 new applications and ensured timely payments to 3.3 million individuals receiving monthly pensions and social insurance benefits. Additionally, nearly 11 million cases received benefits related to sickness, maternity, convalescence, and health rehabilitation. Unemployment insurance schemes supported over 977,600 individuals, while health insurance benefits were provided in 151.4 million instances. The total expenditure for all beneficiaries under social, health and unemployment insurance reached approximately VND 382 trillion.

Although official data on health insurance participation is not disaggregated by voluntary and compulsory forms, the overall coverage rate of 92.04 % by the end of 2022 indicates that the vast majority of Vietnamese citizens are insured, leaving less than 8 % to achieve universal coverage.

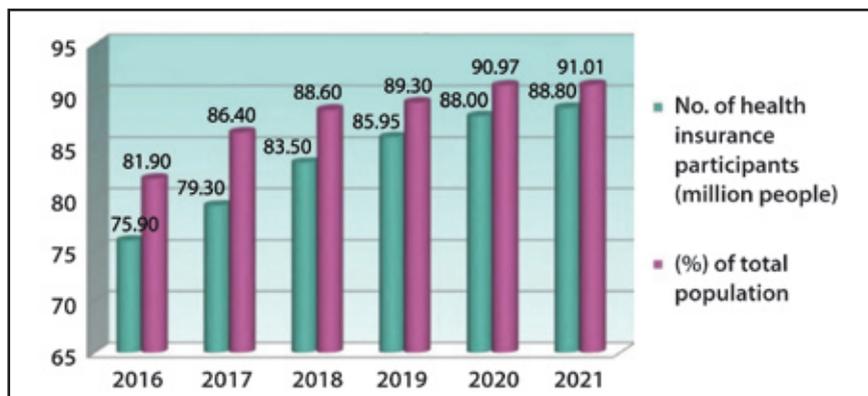
In Nam Dinh province, community-based efforts have played a significant role in expanding coverage, particularly among women. The Provincial Women’s Union launched a health insurance savings initiative titled *“For Women’s Health”*, under which women’s associations across the province established savings groups to support voluntary health insurance enrollment. Each group typically consists of 12 members who contribute 100,000 VND per month. For instance, in Hai Phu commune, Hai Hau district, all 16 women’s sub-unions have successfully formed such groups.

According to a report by Nam Dinh Provincial Social Insurance, as of December 2021, a total of 1,656,723 people were covered by health insurance—reaching nearly 94 % of the provincial population. This represented an increase of 43,334 participants compared to 2020 and exceeded 101.3 % of the enrollment target set by Vietnam Social Insurance, making Nam Dinh one of the top-performing provinces in the country in terms of health insurance coverage.

By 2022, the number of insured individuals in the province rose to 1,664,971, an increase of 12,817 people from the previous year. This met 100 % of the enrollment target assigned by Vietnam Social Insurance and achieved a coverage rate of 90.67 % based on the 2021 Statistical Yearbook.

8. Ministry of Health Vietnam. (2023). Coverage of health insurance reaches 92.04%: The humane and meaningful policy continues to grow. https://moh.gov.vn/tin-lien-quan/-/asset_publisher/vjYyM7O9aWnX/content/bao-phu-bhyt-at-92-04-chinh-sach-an-sinh-nhan-van-y-nghia-ngay-cang-uoc-nhan-len

Real Status of Health Insurance Participation, 2016–2021



Agricultural Insurance

In recent years, the Vietnamese Government has introduced several key policies aimed at promoting agricultural insurance as a tool to mitigate risks in the agricultural sector, which is particularly vulnerable to natural disasters and disease outbreaks. These efforts reflect the growing recognition of the importance of agricultural risk management in supporting rural livelihoods.

Decision No. 315/QĐ-TTg (1 March 2011) initiated a pilot program for agricultural insurance covering the period 2011–2013. It supported insurance premiums for crops, livestock, aquatic products, offshore fishing vessels, and logistics service ships. In addition, it encouraged participation through credit-related incentives. Under **Decree No. 55/2015/NĐ-CP**, credit institutions were instructed to reduce lending interest rates by at least 0.2 % annually for loans tied to insured agricultural production activities.

Decree No. 67/2014/NĐ-CP, along with its amendments (**Decree No. 89/2015/NĐ-CP** and **Decree No. 17/2018/NĐ-CP**), expanded support for insurance premiums. The state budget subsidized the purchase of insurance for offshore fishing vessels and logistics service ships affiliated with fishing teams, cooperatives, enterprises, or groups, provided these vessels had engines with a total capacity of 90CV or more.

A significant milestone was the issuance of **Decree No. 58/2018/NĐ-CP** (18 April 2018) on agricultural insurance. This Decree laid down a comprehensive legal framework for agricultural insurance based on the

principle of voluntary participation. It removed restrictions on who could participate, what could be insured, and the geographic scope. It also defined regulations on insurance contracts, co-insurance, reinsurance, compensation procedures, dispute resolution, and the responsibilities of all parties involved—tailored to the unique characteristics of the agricultural sector.

To further expand access, **Decision No. 22/2019/QĐ-TTg** (amended by **Decision No. 03/2021/QĐ-TTg**) introduced policies to subsidize insurance premiums for individuals and households engaged in agricultural production. Poor and near-poor households became eligible for up to 90 % support on insurance premiums, making coverage more accessible for the most vulnerable farmers. This decision marked a critical step toward scaling agricultural insurance nationwide, following earlier pilots in several provinces.

Most recently, **Decision No. 13/2022/QĐ-TTg** (9 May 2022) refined the scope of support under agricultural insurance policies. Specifically, it removed fruit trees and vegetables from the list of eligible crops, and poultry from the list of supported livestock. This narrowing of eligible categories may have implications for household-level risk management, particularly for small-scale producers.

The implementation of agricultural insurance policies

From 1982–2010

Agricultural insurance in Vietnam began with Bao Viet Insurance Corporation in 1982, piloted in Nam Dinh province. The program lasted only two years due to significant financial losses and inadequate compensation. From 1993 to 1997, Bao Viet offered rice insurance in 12 provinces, but uptake remained low—only 1.16 % of total cultivated area in 1995 and 0.27 % in 1996. By 1998, coverage expanded to 26 provinces and 200,000 hectares, but the program was discontinued in 1999 after losses (13 billion VND in revenue vs. 14.4 billion VND in compensation). Since then, Bao Viet has continued offering limited agricultural insurance (e.g., livestock, rubber, eucalyptus) mainly to maintain market presence.

Groupama General Insurance Company Limited, a French-owned firm, operated in Vietnam from 2002 to 2006. It issued around 2,000 contracts covering pig farming, accidents, housing, and equipment. However, it faced difficulties including farmer complaints about unpaid claims and challenges in monitoring technical compliance in livestock production.

These issues led to the withdrawal of Groupama's agricultural insurance services by 2006.

From 2011–2013

Under **Decision No. 315/QĐ-TTg** dated 1 March 2011, the Vietnamese Government piloted agricultural insurance in 20 provinces from 2011 to 2013, covering:

- Rice: Nam Dinh, Thai Binh, Nghe An, Ha Tinh, Binh Thuan, An Giang, Dong Thap.
- Livestock (buffaloes, cows, pigs, poultry): Bac Ninh, Nghe An, Dong Nai, Vinh Phuc, Hai Phong, Thanh Hoa, Binh Dinh, Binh Duong, Hanoi.
- Aquaculture (pangasius, basa, black tiger shrimp, white leg shrimp): Ben Tre, Soc Trang, Tra Vinh, Bac Lieu, Ca Mau.

The State supported insurance premiums for participating farmers and covered management and reinsurance costs for insurers—marking the first time both central and local governments provided direct financial support for agricultural insurance. The subsidy levels were:

- 100 % for poor households.
- 80 % for near-poor households.
- 60 % for other households and agricultural organisations.

Budget support varied by locality:

- Full central support for provinces receiving budget supplements.
- 50 % support for provinces with <50 % central budget allocation.
- No support for others, who were to self-finance locally.

Premium support was administered through insurers at the time of contract issuance.

The pilot, involving Bao Viet and Bao Minh, reached 21 provinces, engaged 35,916 households (85 % of them poor), with:

- Insurance coverage worth over 2,005 billion VND.
- Premiums totalling 127 billion VND.
- Compensation paid out of over 35 billion VND.

Despite early momentum, the program saw little progress post-2014. Without continued State support, poor and near-poor households withdrew. Meanwhile, risks in agriculture escalated with growing production scales.

Government **Decree No. 18/2005/NĐ-CP**, intended to facilitate mutual insurance organisations, was never effectively implemented. Efforts outside formal insurers—such as grassroots Farmers Associations or cooperatives establishing support funds—received no policy backing, limiting broader development of agricultural insurance.

From 2018–present

To advance agricultural insurance, the Government issued **Decree No. 58/2018/NĐ-CP** (18 April 2018), which established the legal framework and defined eligible beneficiaries and risks covered.

Eligible Beneficiaries:

- Crops: Rice, rubber, pepper, cashew, coffee, fruit trees, vegetables.
- Livestock: Buffalo, cow, pig, poultry.
- Aquaculture: Black tiger shrimp, white leg shrimp, pangasius.

Covered Risks:

- Natural disasters, certified by competent state authorities.
- Diseases:
 - Animal diseases (per veterinary law).
 - Aquatic diseases (per veterinary medicine law).
- Plant pests, per plant protection and quarantine regulations.

Premium Support Levels:

- Up to 90 % for poor and near-poor households.
- Up to 20 % for other individuals engaged in agricultural production.
- Up to 20 % for cooperatives and organisations applying high-tech, clean, and sustainable agricultural practices.

To operationalise Decree 58, the Prime Minister issued **Decision No. 22/2019/QĐ-TTg** (26 June 2019), detailing implementation areas until 31 December 2020:

- Rice: Thai Binh, Nam Dinh, Nghe An, Ha Tinh, Binh Thuan, An Giang, Dong Thap.
- Buffaloes and cows: Ha Giang, Vinh Phuc, Hanoi, Thanh Hoa, Nghe An, Binh Dinh, Dong Nai, Binh Duong.
- Shrimp (black tiger and white leg): Ben Tre, Tra Vinh, Soc Trang, Bac Lieu, Ca Mau.

However, implementation across 19 provinces within six months yielded limited results due to time constraints. Based on stakeholder feedback, the government extended support through **Decision No. 03/2021/QĐ-TTg** (25 January 2021), continuing the policy until 31 December 2021.

To ensure longer-term support, the Prime Minister issued **Decision No. 13/2022/QĐ-TTg** (9 May 2022), further extending premium subsidies until 31 December 2025, while maintaining focus on the same categories of crops, livestock, aquaculture, and specified geographic areas.

In provinces receiving support for agricultural insurance premiums, reports from Provincial People's Committees and field surveys indicate that most local authorities have effectively implemented the policy. Specifically, 18 out of 19 provinces have completed the selection of supported areas as outlined in **Decree No. 22/2019/QĐ-TTg**, with several also approving the specific types of agricultural activities and beneficiaries eligible for support.

Insurers: Currently, three insurers have been approved by the Ministry of Finance to implement agricultural insurance policies: Bao Viet Insurance Corporation (Bao Viet), Bao Minh Joint Stock Corporation (Bao Minh), and Military Insurance Corporation (MIC). Approved products include rice insurance (based on yield index), livestock insurance (buffalo and cow), and aquaculture insurance (shrimp). These insurers have issued policies in Nghe An and Thai Binh (rice), and in Ha Giang and Binh Dinh (livestock). However, Nam Dinh has yet to issue any insurance policies

Challenges in the Implementation of Agricultural Insurance

Low participation and limited awareness

Surveys across several provinces⁹ highlight a very low participation rate: only 4.5 % of farmer households have ever joined agricultural insurance, while 95.5 % have never participated. In areas piloting agricultural insurance—such as Ha Giang, Thai Binh, Hanoi, and Nghe An—nearly 70 % of farmers and cooperative members have never heard of agricultural insurance. About 20.5 % are aware but have not participated, and only 9.5 % are currently enrolled.¹⁰

9. Toan, N. K. (2022). *Current status of agricultural insurance in Vietnam and the emerged issues*. https://www.moh.gov.vn/tin-lien-quan/-/asset_publisher/vjYyM7O9aWnX/content/bao-phu-bhyt-at-92-04-chinh-sach-an-sinh-nhan-van-y-nghia-ngay-cang-uoc-nhan-len

10. Trang Trai Viet. (2022). *Agricultural insurance: Much discussed, but still far away*. <https://trangtraiviet.danviet.vn/bao-hiem-nong-nghiep-ban-nhieu-nhung-van-rat-xa-voi-2022100509000093.htm>

The limited awareness is largely attributed to traditional farming mindsets, where insurance is seen not as a risk mitigation tool but as an unnecessary cost that reduces profit margins. Consequently, insurance literacy remains low. While 94.5 % of surveyed respondents agreed that agricultural insurance is necessary, only 55.5 % were aware of Decree No. 58, 66% knew about Decision No. 22, and just 31 % were familiar with available insurance products.

Complex terms, difficult procedures for damage assessment (especially in cases of natural disasters), and slow claim settlements undermine confidence. In some cases, disputes over compensation further discourage participation. These challenges, coupled with the lack of grassroots engagement and farmer-centered promotion strategies, have significantly limited the uptake of agricultural insurance in Vietnam.

Delays in promulgating policies and documents guiding the implementation of agricultural insurance

The implementation of agricultural insurance policies in Nam Dinh province has been significantly hampered by delays in issuing policy documents and guidance from central authorities. Under **Decision No. 22/2019/QĐ-TTg (26 June 2019)**, the province was unable to implement insurance for the Spring 2020 crop because Circular No. 09/2020/TT-BNNPTNT, which provided guidance on the certification of natural disasters and epidemics, was only issued on 24 July 2020—after the relevant planting season had begun. Additionally, the Ministry of Finance only approved Bao Viet's insurance on 15 July 2020 (Document No. 141/BTC-QLBH), making it difficult to estimate premium subsidies and launch public information campaigns in a timely manner.

Similarly, **Decision No. 03/2021/QĐ-TTg**, which amended Decision 22, took effect on 25 January 2021, by which point land preparation for the Spring 2021 crop had already been completed in Nam Dinh. This timing prevented accurate estimation of subsidy needs and effectively blocked the implementation of the policy.

In May 2021, the Ministry of Finance issued **Document No. 4710/BTC-NSNN** on the support of insurance premium, but Nam Dinh was unable to implement the insurance scheme due to budget constraints exacerbated by the COVID-19 pandemic.

With regard to **Decision No. 13/2022/QĐ-TTg**, as of 14 March 2023, the Ministry of Finance had not yet issued a schedule of agricultural insurance premiums, which is necessary for estimating funding requirements and launching implementation efforts at the provincial level.

Limitations of Agricultural Insurance Support Policies

Despite the issuance and implementation of agricultural insurance policies, several limitations hinder the expansion of coverage for agricultural production subjects. These limitations stem from the narrowing scope of support between the Prime Minister's Decision and the Government's Decree on agricultural insurance.

Limited Scope of Insurance Coverage: Under **Decree No. 58/2018/ND-CP**, insurance support is provided for seven types of crops (rice, rubber, pepper, cashew, coffee, fruits, vegetables), four types of livestock (buffalo, cow, pig, poultry), and three types of aquatic products (black tiger shrimp, white leg shrimp, pangasius). However, under **Decision No. 22/2019/QD-TTg**, the scope is further narrowed, covering only one crop (rice), two types of livestock (buffalo, cow), and two aquatic products (black tiger shrimp, white leg shrimp). This limitation in coverage restricts the accessibility of agricultural insurance for many producers.

Limited Policy Timeframe: According to **Decision No. 22/2019/QD-TTg**, support for agricultural insurance premiums was initially set to end by 2020. Although **Decision No. 03/2021/QD-TTg** extended this support until December 31, 2021, the duration of the support period remains limited, further impeding long-term participation.

Restricted Regional Support: While **Decree No. 58/2018/ND-CP** designated agricultural insurance premium support for provinces aligned with national agricultural restructuring plans, current policies under the Prime Minister's guidance limit support to a small number of regions. These include seven rice-growing provinces (Thai Binh, Nam Dinh, Nghe An, Ha Tinh, Binh Thuan, An Giang, Dong Thap), eight buffalo and cow-raising areas (Ha Giang, Vinh Phuc, Hanoi, Thanh Hoa, Nghe An, Binh Dinh, Dong Nai, Binh Duong), and five shrimp-farming regions (Ben Tre, Tra Vinh, Soc Trang, Bac Lieu, Ca Mau).

Limited Funding: Funding for agricultural insurance is restricted to only a few provinces, with other regions relying on their local budgets. Interviews with officials from Nam Dinh province's Department of Agricultural and Rural Development, Women's Union, and social insurance agency highlighted that local budget allocations for agricultural insurance are insufficient to meet demand.

Barriers for Cooperatives: Agricultural cooperatives face additional hurdles, including unpredictable epidemics, fluctuating agricultural product prices, and rising input costs. This forces cooperatives to carefully manage expenses and avoid additional costs like insurance, especially when livestock raising periods are short, and illness risks are unpredictable. Furthermore, if cooperatives do not receive compensation after one or two years of paying premiums, they may discontinue insurance participation, further undermining the system’s sustainability.

Complicated Insurance Clauses: The requirement in agricultural insurance contracts that “damage must be declared as a natural disaster” poses a challenge. Agricultural losses often occur on a small scale or due to various causes that cannot be classified as natural disasters, making it difficult to claim insurance. For plant insurance, and especially livestock insurance, the issue is even more complex. Livestock diseases can devastate farms, but if these diseases are controllable, it becomes hard to qualify them as natural disasters, further complicating claims.

High Cost and Complex Process: The most significant challenge is effective risk management. Agricultural production spans vast areas and is vulnerable to natural and disease-related risks. Insurance depends heavily on the practices and techniques of farmers, which vary widely. The high cost of premiums, combined with the complexity of loss assessments and claims processes, often makes insurance unaffordable for farmers, limiting its reach and effectiveness.

WOMEN’S VULNERABILITIES AND CHALLENGES AMID CRISES

Gendered Impacts of Climate Change and Disasters

As highlighted by Open Development Vietnam,¹¹ “Vietnam is one of the most disaster-prone countries in the world.” Situated in the Southeast Asian monsoon belt, the S-shaped country spans 3,440 kilometers of coastline, exposing it to a wide range of natural disasters. These include storms, tropical depressions, floods, droughts, saltwater intrusion,

11. Open Development Vietnam. (2021). *Disasters*. <https://vietnam.opendevopmentmekong.net/topics/disasters/#ref-3848842-11>



landslides, and forest fires. The impact of these disasters is particularly severe for the poor, with over 70 % of Vietnam’s population, especially in rural and urban areas, being at risk. Between 2009 and 2019, Vietnam ranked 13th out of 180 countries on the Global Climate Risk Index. Natural disasters have caused widespread damage to people, property, rice fields, crops, houses, businesses, and public infrastructure.

According to the World Bank (2018), Vietnam has lost an average of 897 million USD annually (in 2014 prices) due to storms and floods over the past 30 years. The General Department of Disaster Prevention (2017) estimates that natural disasters have caused damage equivalent to 1–1.5 % of the country’s GDP annually over the last two decades. Additionally, a report from the Ministry of Natural Resources and Environment (MONRE) indicates that a 1-meter rise in sea level could result in a 5 % loss of land, 11 % of the population affected, a 7 % impact on agricultural activities, and a 10 % reduction in GDP.¹²

12. UNFCCC. (n.d.). *Climate Change Impacts and Adaptation Efforts in Vietnam*. https://unfccc.int/files/adaptation/application/pdf/viet_nam_summary_cca.pdf

**Table 4: Summary of natural disasters in Vietnam
in the periods of 1990–2021¹³**

Disaster type	No of Events	Total Deaths	Total People Affected	Total Damages ('000 US\$)
Drought	6		8,545,558	7,399,120
Drought	6		8,545,558	7,399,120
Epidemic	9	611	97,110	
Parasitic disease	1	200		
Viral disease	8	395	97,027	
Others		16	83	
Flood	71	4,891	25,218,987	4,404,162
Coastal flood	6	804	4,353,316	749,000
Flash flood	17	530	1,037,618	608,700
Riverine flood	48	3,281	18,562,256	2,886,407
Others		276	1,265,797	160,055
Landslide	6	330	39,074	2,300
Avalanche	1	200	38,000	
Landslide	4	109	40	
Mudslide	1	21	1,034	2,300
Storm	94	7,676	24,494,092	11,512,984
Convective storm	9	87	35,526	10,100
Extra-tropical storm	1	5	4,652	1,500
Tropical cyclone	84	7,283	24,234,634	11,356,349
Others		301	219,280	145,035
Wildfire	1			
Forest fire	1			
Grand Total	187	13,508	58,394,821	23,318,566

Source: CRED.2021. EMDAT data on world disasters.

With women comprising an estimated 63.4 % of the agricultural workforce and 80 % of the aquaculture workforce, they play a crucial role in climate-resilient agriculture and food security throughout Vietnam. As of 1 April 2021, women are also the primary source of income and essential nutrition for

13. Open Development Vietnam. (2021). *Disasters*. <https://vietnam.opendevlopmentmekong.net/topics/disasters/#ref-3848842-11>

more than 16.7 million rural households.

Without adequate support, the degradation of forest resources and biodiversity will have severe consequences for ethnic minority women, who rely heavily on these resources for subsistence. Climate change has disproportionately affected rural women and female agricultural workers, with several factors contributing to their heightened vulnerability to natural disasters and climate impacts:

- ▶ Women’s dominance in the agricultural sector means they bear a greater burden of agricultural production, increasing their exposure to the risks and impacts of natural disasters.
- ▶ Many women are engaged in small-scale and subsistence farming, such as vegetable cultivation and small animal husbandry, which are especially vulnerable to climate shocks.
- ▶ Women, particularly those from poor and ethnic minority households, often possess fewer assets and limited savings, reducing their ability to cope with crises.
- ▶ Limited participation in technical training programs restricts women’s access to essential agricultural services that are key to building resilience and adapting to climate change.
- ▶ Compared to men, women have less access to land and capital, making it difficult to invest in climate-resilient livelihoods or diversify into high-value crops.

These factors highlight the urgent need for targeted support to empower women, particularly in rural and ethnic minority communities, to better cope with the impacts of climate change.

Climate change also affects the livelihoods and incomes of rural women in multiple ways:

- ▶ Women are predominantly engaged in informal or auxiliary roles within the agricultural sector, making them especially vulnerable to the impacts of climate change and natural disasters on agricultural production.
- ▶ They face a double burden—caring for children, the elderly, and sick family members, while simultaneously managing household duties and farming responsibilities. These demands intensify during times of crisis and disaster, further straining their time, energy, and resources.

While an analysis of natural disaster fatalities between 2012 and 2014 shows

a lower female mortality rate, with women accounting for only 11.9 % of the 911 deaths compared to 43.5 % of men, a significant portion (44.5 %) of fatalities lacked gender disaggregation. In 2016, of the 264 people killed or missing due to natural disasters, 41 were children and 52 were women, while 166 cases were reported without gender disaggregation.

Although recent data suggests that men are more likely to die during natural disasters, women experience disproportionate impacts in terms of the aftermath and recovery processes. Despite their critical role in safeguarding communities, families, and livelihoods, women's leadership in decision-making regarding climate change adaptation and disaster risk reduction remains under-recognized and insufficiently promoted.

For a country like Vietnam, which is prone to natural disasters and conflict-related destruction, farmers impacted by such calamities are eligible for financial assistance, as detailed in Article 4 of Decree No. 02/2017/ND-CP. This decree outlines the conditions under which farmer households affected by natural disasters and conflict-induced damage can receive support.

Eligibility for support is granted to “damaged production households” when the following conditions are met:

- ▶ The production aligns with local government agricultural planning, policies, and guidelines.
- ▶ Initial registration of damage is certified by the Commune People's Committee, including:
 - For concentrated livestock production (e.g., farms, ranches, cooperatives), or aquaculture, the declaration must be completed within 15 days of starting operations. The Commune People's Committee is responsible for certifying this within seven working days of receipt.
 - Aquaculture households must declare and obtain certification immediately after commencing operations.
- ▶ The damage occurs despite the implementation of adequate preventive measures, based on guidance from specialized agencies and local authorities in response to natural disasters or epidemics.
- ▶ The timing of the damage must fall within specific periods:
 - **Natural Disasters:** During the official disaster period as certified by the local Commanding Committee for Natural Disaster Prevention and Control and Search/Rescue Operations.

- **Epidemics:** From the announcement of the epidemic until its official conclusion. In exceptional cases, the damage period can extend to the first outbreak, requiring the destruction of livestock or poultry to prevent the spread of the epidemic, with compensation covering the period from outbreak to conclusion.

This system ensures that affected farmers are supported through a structured, regulated process that recognizes both the severity of the disaster and the proactive steps taken by farmers to mitigate risks.

Article 5 of **Decree No. 02/2017/ND-CP** outlines the support levels available to individuals and farmers for restoring their production in areas impacted by natural disasters and epidemics. This support is categorized by crop type, livestock, and specific levels of damage, including:

- Support for Crops: Includes rice, maize, vegetables, industrial crops, and fruit trees.
- Support for Forestry Production: Covers forest trees, non-timber forest products, and seedlings.
- Support for Aquaculture and Seafood: Includes shrimp, fish, and other molluscs.
- Support for Livestock and Poultry: Covers animals such as chickens, ducks, geese, pigs, buffaloes, cows, horses, deer/sambar deer, sheep, and goats that have been affected by natural disasters and epidemics.

For crops, livestock, and aquatic products that are not specifically listed in this Article, the Chairpersons of the People's Committees of provinces and centrally-run cities are tasked with determining appropriate support levels. These decisions will be based on factors such as the local budget, production characteristics, and practical demands of the affected area. In cases where support is provided in-kind, the value of the support will be converted to its equivalent monetary value at the time of assistance.

This approach ensures that the support provided is flexible, reflecting the specific needs and circumstances of affected communities while maintaining alignment with available resources.

Statistics indicate that the average annual damage caused by natural disasters in Vietnam is estimated at 40,000 billion VND, representing 0.94% of the country's GDP. Of this, the state budget allocates approximately 10,000 billion VND per year (25% of the total damage) to address the consequences, while the remaining 75% is covered through various other channels, including voluntary contributions.

Article 11 of **Decree 93/2021/ND-CP** outlines the utilisation of voluntary contributions as follows:

- ▶ Assistance for Affected Individuals: Support for individuals severely impacted by natural disasters, epidemics, or incidents, including covering funeral expenses for families of those who have passed away due to such events.
- ▶ Provision of Essential Supplies: Distribution of food, water, medicine, and other essential supplies to individuals and households experiencing hardship due to natural disasters, epidemics, or incidents.
- ▶ Support for Housing and Livelihoods: Aid for repairing or rebuilding homes that have collapsed, relocation of households at risk due to disasters, and urgent support for stabilizing livelihoods.
- ▶ Aid for Relocation: Assistance for relocating people from disaster-affected areas and providing temporary shelters for displaced individuals.
- ▶ Sanitation and Disease Prevention: Measures to ensure sanitation and prevent the spread of disease in disaster or epidemic-affected areas.
- ▶ Medical Equipment and Supplies: Procurement of medical equipment, supplies, and goods necessary for disease prevention and control.
- ▶ Restoration of Agricultural Production: Support for the restoration of agricultural production affected by disasters or incidents, including aid for plant varieties, livestock, aquatic products, essential equipment, and fuel.
- ▶ Infrastructure Repair and Restoration: Repair and restoration of critical infrastructure such as transportation, information, irrigation systems, water supply, electricity, schools, and medical facilities.
- ▶ Living Expenses and Social Support: Financial support for those facing difficulties due to the impacts of disasters or epidemics, including individuals under medical isolation or those affected by epidemic prevention measures, along with other local social security measures determined by the provincial People's Committees.

Should there be surplus funds from voluntary contributions after prioritising the aforementioned expenditures, the People's Committees, in collaboration with the Campaign Committee at the same level, will decide on implementing additional social security policies tailored to local needs and specific goals. This ensures that the available resources are utilized in the most effective and targeted way possible to support the affected communities.

If voluntary contributions are designated for specific purposes such as infrastructure repair, restoration, enhancement, or construction, the contributing organizations or individuals must coordinate closely with local authorities to ensure that the design, scale, quality, and progress of these projects align with relevant planning regulations.

In addition, to support individuals impacted by natural disasters and epidemics, the Government issued **Decree No. 78/2021/ND-CP** on 1 August 2021, concerning the establishment and management of natural disaster prevention and control funds. The Central Disaster Prevention and Control Fund, established under this Decree, is managed by the Ministry of Agriculture and Rural Development. Meanwhile, provincial-level disaster prevention and control funds are to be set up following decisions made by the Presidents of the People's Committees of the respective provinces and centrally-run cities, with these funds being managed by the local People's Committees.

Over the past decade, **Government Decree No. 64/2008/NĐ-CP** (dated 14 May 2008) has provided a legal framework to assist the Vietnam Fatherland Front and relevant agencies in mobilising, distributing, and utilising resources to support individuals in recovering from the consequences of natural disasters and other incidents. The Decree also encourages community participation in charitable activities, helping to reduce the burden on the state budget. However, assessments conducted by authorities have identified several shortcomings in the implementation of this Decree, highlighting the need for amendments to improve its effectiveness and adaptability to changing circumstances.

For example, feedback gathered on the draft decree amending **Decree 64**, organised by the Ministry of Finance, pointed out several significant shortcomings:

- Recent experiences, particularly during the late 2020 flood season, highlighted discrepancies with legal regulations. Notably, the approval process for foreign relief projects has been slow, which delays timely support. Additionally, there is an overlap in implementation between **Decree No. 64** and other decrees such as **Decree No. 50/2020/ND-CP**, which governs the receipt, management, and utilisation of emergency international aid for disaster relief and mitigation, and **Decree No. 80/2020/ND-CP**, which regulates the management and utilisation of non-refundable aid from foreign agencies, organisations, and individuals in Vietnam.

- ▶ The involvement of inexperienced individuals and organisations in disaster relief efforts has led to inefficiencies, duplication, and wasted resources. Moreover, this has caused unequal outcomes, with some communities feeling left out or exploited. In some cases, instances of aid being misappropriated for personal gain have also been reported.

When comparing **Decree No. 64** with other existing regulations, it becomes clear that it is not fully aligned with several important laws, including the 1997 Law on Vietnam Fatherland Front (which lacks clear regulation on this issue), the 1993 Ordinance on Flood and Storm Prevention (which designates the People’s Committee as the primary point of contact for receiving aid), **Decree No. 148/2007** on Charitable Funds and Social Funds (which allows the Fund Council to make decisions and report to competent authorities), and **Decision No. 64/2001** on Non-governmental Aid (which establishes focal points as the Prime Minister, ministries, and local People’s Committees, excluding the Fatherland Front from direct involvement). These inconsistencies have created confusion and a lack of cohesion in the overall disaster relief framework.¹⁴

Impacts of the COVID-19 Pandemic on Rural Women and Women Agricultural Workers

As of 19 February 2023, Vietnam had recorded 11,526,810 COVID-19 infections, ranking 13th among 230 countries and territories. In terms of infections per one million people, Vietnam ranked 117th, with an average of 116,487 cases per million. The country’s total number of COVID-19-related deaths ranked 26th globally, while deaths per one million people placed Vietnam at 139th out of 230 countries and territories.¹⁵

Within Asia, Vietnam ranked 7th out of 49 countries and territories for total COVID-19 deaths, and 3rd within ASEAN. In terms of deaths per one million people, Vietnam ranked 21st in Asia and also held the 3rd position

14. Communist Party of Vietnam. (2021). *Decree 64/2008/ND-CP: Needs to be amended and supplemented to suit reality*. <https://dangcongsan.vn/phap-luat/nghi-dinh-64-2008-nd-cp-can-sua-doi-bo-sung-cho-phu-hop-voi-thuc-tien-577543.html>

15. Information Portal Of The Ministry Of Health About The Covid-19 Pandemic. (2023). *The number of new COVID-19 cases in the past 24 hours is 4 times more than recovered cases*. <https://covid19.gov.vn/ngay-19-2-so-mac-moi-covid-19-trong-24h-qua-nhieu-hon-ca-khoi-4-lan-171230219233016554.htm>

among ASEAN member states.¹⁶

Like many other countries, Vietnam has experienced significant gendered impacts from COVID-19, affecting women in both the formal and informal sectors and potentially undermining progress toward gender equality and women’s empowerment. School closures and public health measures—such as heightened hygiene protocols—have disproportionately increased the household workload, which is typically borne by women. According to UNEP Vietnam’s Rapid Assessment, 73 % of women respondents reported spending an additional three or more hours per day on unpaid care and domestic work compared to pre-pandemic levels.

The pandemic has also pushed many individuals—especially those in rural areas and ethnic minority communities—into poverty, driven by unemployment, underemployment, and loss of income.

Key Social Protection Measures during the Pandemic

The COVID-19 pandemic has negatively impacted many aspects of social life. In response, the Vietnamese Government implemented a range of social protection policies to support those affected (see table below).

Table 5. Government responses to COVID-19 related to social assistance and protection

Issued Agencies	Legal document	Title	Effect starts	Effect ends	Related groups
Government	Resolution No. 42/ NQ-CP	Measures to support people facing hardship due to the COVID-19 pandemic	April 2020	June 2020	Employees and employers, poor and near-poor households, beneficiaries of social assistance, and persons with meritorious services to the revolution
Government	Decree No. 105/2020/ ND-CP	Prescribing policies for early childhood education development	Sept. 2020	There is no end date	Preschool children

16. Liễu, D. (2022). *Ho Chi Minh City: Over 32,400 children under 16 years old contracted COVID-19, 48 died*. Tuoi Tre Online. <https://tuoitre.vn/tp-hcm-tren-32-400-tre-duoi-16-tuoi-mac-covid-19-48-chau-tu-vong-20220216113758203.htm>

Issued Agencies	Legal document	Title	Effect starts	Effect ends	Related groups
Prime Minister	Decision No. 17/2021/QĐ-TTg	Regulations on vocational training support rates for employees participating in unemployment insurance	May 2021	There is no end date	Employees
Government	Decree No. 20/2021/ND-CP	Stipulating social assistance policies for social protection beneficiaries	July 2021	One-time support	Social protection beneficiaries, labourers and employers, poor and near-poor households, people with disabilities, and persons with meritorious services to the revolution
Government	Resolution No. 68/NQ-CP	Policies to support employees and employers facing hardship due to the COVID-19 pandemic	July 2021	Dec. 2021	Employees and employers
Prime Minister	Decision No. 28/2021/QĐ-TTg	Policies on aid for workers and employers affected by Covid-19 from unemployment insurance fund	Oct. 2021	One-time support until Sept. 2022	Employees and employers
Prime Minister	Decision No. 09/2022/QĐ-TTg	The credit applicable to pupils and students with difficult circumstances for purchase of computers and equipment in service of their online learning	April 2022	There is no end date	Pupils and students
Prime Minister	Decision No. 11/2022/QĐ-TTg	The credit applicable to non-public preschool and primary schools affected by the COVID-19 pandemic	April 2022	There is no end date	Non-public preschool and primary schools

To provide relief during the COVID-19 pandemic, the Vietnamese Government implemented a wide range of social protection policies, targeting various sectors and vulnerable groups. Key measures include:

- Electricity Bill Discounts:** Under Resolution No. 83/NQ-CP, households in lockdown areas (Directive No. 16) received a 15 % discount for consumption up to 200 kWh/month and 10% for usage above that in August–September 2021. Medical isolation facilities were exempted from electricity charges (June–December 2021).

- ▶ **Clean Water Price Reductions:** Local authorities were encouraged to reduce clean water rates, especially in areas under lockdown.
- ▶ **Banking Fee Waivers:** From August to December 2021, the State Bank of Vietnam mandated reductions of 50 % in ATM fees and at least 75 % in interbank transfer fees.
- ▶ **Road Toll Exemptions:** Temporarily suspended toll collection at BOT stations in lockdown areas from 20 July 2021, until restrictions were lifted.
- ▶ **Fee Reductions:**

 - 50 % discount on citizen ID issuance fees
 - 10–30 % discount on road usage fees for transport businesses
 - Exemption from employer contributions to the Occupational Accident Insurance Fund (July 2021–June 2022)
- ▶ **Social Insurance Relief:**

 - Employers with $\geq 15\%$ workforce reduction could defer pension and survivorship fund contributions for six months.
 - Financial support for vocational training from the Unemployment Insurance Fund was provided to businesses with $\geq 10\%$ revenue drop. Support amounts to 1.5 million VND per employee per month for six months.
- ▶ **Worker Support:**

 - **Suspended workers** (on unpaid leave for 15+ days): 1.86–3.7 million VND/person
 - **Quarantined workers:** 1 million VND/person
 - **Contract-terminated workers** (not eligible for unemployment benefits): 3.7 million VND/person
 - **Pregnant workers:** +1 million VND
 - **Workers with children under 6:** +1 million VND per child
- ▶ **Support for F1 Cases and Isolated Workers:** Trade union members in isolation, home quarantine, or lockdown received up to 1.5 million VND. Workers in hardship under 21-day isolation received a maximum of 1.5 million VND.
- ▶ **Child Support:** Children undergoing treatment or isolation received 1 million VND/child (April–December 2021).

- ▶ **Meal Support for F0/F1 Cases:** 80,000 VND/person/day during isolation or treatment, up to 45 days (April–December 2021).
- ▶ **Support for Artists and Tour Guides:** Affected professionals received 3.17 million VND/person.
- ▶ **Support for Business Households:** Households forced to close for 15+ days received a one-time payment of 3 million VND.
- ▶ **Support for Freelance Workers:** Informal workers received 1.5 million VND or 50,000 VND/day, with rates determined locally.
- ▶ **Wage and Recovery Loans:** Employers could access zero-interest loans from the Vietnam Bank for Social Policies (no collateral required, up to 12 months) for wage payments and production recovery.
- ▶ **Loan Interest Relief:** Circular No. 03/2021/TT-NHNN permitted interest and fee exemptions or reductions on loans due between January and December 2021.
- ▶ **Tax and Rent Deferrals:** Decree No. 52/2021/ND-CP allowed a six-month delay in VAT, corporate/personal income tax, and land rent payments for affected sectors such as agriculture, forestry, fisheries, transport, hospitality, and real estate.

A report by the World Bank (report No. 1/2020) shows that the percentage of Vietnamese households receiving social assistance during the COVID-19 epidemic in Table 6.

According to the Ministry of Finance, in 2020, the central budget reserve allocated a total of VND 4.056 trillion to support ministries and local agencies in epidemic prevention and control. In 2021, additional funding of 823 billion VND was provided to support ministries, sectors, and localities.¹⁷

As reported by the Vietnam State Audit Office, total resources mobilised for epidemic prevention and control by 31 December 2021, amounted to approximately VND 376 trillion. The State budget also provided around 142,017.3 tons of rice to support localities. The total budget allocated and used for epidemic response during 2020–2021 was approximately VND 351.17 trillion.

17. The Ministry of Finance. (2021). *Ensure funding for Covid-19 epidemic prevention and control*. https://mof.gov.vn/webcenter/portal/btcvn/pages_r/l/tin-bo-tai-chinh?dDocName=MOFUCM201285

Table 6. Social assistance (% of households)

	In 2020			Since February		
	Classified as poor in your commune	Received support for purchasing health insurance	Received support from any Vietnamese or International organization	Received cash support for poor & near-poor households, SA beneficiaries, and merit people	Applied for new COVID-19 relief programs	Received new COVID-19 relief programs
All	6.6	38.3	7.7	19.8	10.2	1.2
Urban	3.7	31.5	4.6	14.2	13.7	1.8
Rural	8.1	41.8	9.4	22.7	8.4	0.9
Top 60	2.4	31.7	4.7	13.1	11.4	1.4
Bottom 40	13.3	48.7	12.5	30.4	8.3	0.9
Kinh majority	4.8	33.3	6.9	18.5	10.8	1.3
Ethnic minority	16.8	66.1	12.5	26.7	6.8	0.7

Notes: Existing targeted SA programs include cash support for poor & near-poor households, SA beneficiaries, and merit people. Merit people refer to those who have contributed “during revolution and war times”.

Social security and economic recovery assistance disbursed from the State budget under **Resolution No. 42/NQ-CP** in 2020 amounted to VND 14.023 trillion. This included over VND 786 billion in deferred retirement and death fund payments, and VND 13.1 trillion in direct cash assistance.

In 2021, the implementation of **Resolution No. 68/NQ-CP** resulted in VND 13.9646 trillion in budget support. This included VND 5.4387 trillion for the insurance policy group (as of 31 December 2021), VND 6.21 trillion in cash assistance, and VND 2.315 trillion in loans via the Social Policy Bank. Additionally, **Resolution No. 116/NQ-CP** allocated VND 30.8346 trillion from the surplus of the Unemployment Insurance Fund to support 12,868,602 employees. A further reduction in unemployment insurance premiums benefitted 346,664 units (equivalent to 11,393,272 employees) saving a total of VND 2.1499 trillion.¹⁸

During the pandemic, the Vietnam Central Women’s Union directed provincial and city-level Women’s Unions to urgently collect and update data on children who lost parents or caregivers due to COVID-19, enabling

18. Ngọc, B. (2022). *In two years, the Government spent more than 351,000 billion to fight the COVID-19 epidemic*. Tuoi Tre Online. <https://tuoitre.vn/hai-nam-chinh-phu-chi-hon-351000-ti-de-chong-dich-covid-19-20220609105233316.htm>

timely support. It also worked with local authorities to facilitate the safe return of 2,449 pregnant women and 2,033 children from epidemic zones across 16 provinces and cities.

Furthermore, the Central Women's Union submitted proposals to the government and relevant bodies to protect the rights of women and girls. These included calls for the COVID-19 Prevention and Control Steering Committee to prioritise the return of pregnant women from high risk areas for vaccination and safe childbirth.

The Union also proposed measures to support women entrepreneurs and their families affected by the pandemic, enhance cooperation with ministries to promote women-led agricultural product sales and economic recovery, and provide technical support for local Union staff. Gender-responsive policies were recommended for quarantine zones, medical facilities, and areas under lockdown, particularly regarding access to hygiene supplies (e.g., sanitary pads and diapers) and ensuring safe childbirth conditions for pregnant women.

Pesticide Exposure Among Rural Women

With support from PAN Asia Pacific (PANAP), the Research Centre for Gender, Family and Environment in Development (CGFED) conducted studies in 2021 and 2022 to investigate pesticide use and its impacts on human and environmental health. The studies involved 27 and 50 women farmers, respectively. Findings from both studies confirmed that women farmers are routinely exposed to highly hazardous pesticides (HHPs).

The 2022 study (unpublished) identified the use of 12 HHPs among participating women farmers, many of which pose serious threats to both human and environmental health. Pesticides such as abamectin, alpha-cypermethrin, chlorfenapyr, cypermethrin, deltamethrin, emamectin benzoate, imidacloprid, indoxacarb, nitenpyram, and permethrin are notably toxic to bees—a critical pollinator in agricultural ecosystems. Emamectin benzoate, a persistent organic pollutant (POP), contaminates water and soil and is highly toxic to aquatic organisms.

In terms of human health risks, abamectin and cypermethrin fall under WHO hazard classifications Ib (highly hazardous) and II (moderately hazardous), respectively. Cypermethrin, in particular, is a suspected

endocrine disruptor and possible human carcinogen,¹⁹ with potential to cause developmental harm in children. These findings highlight the urgent need for stricter regulation, improved training on pesticide alternatives, and gender-sensitive interventions to protect women farmers and environmental health.

Both the 2021 and 2022 studies revealed that women are actively involved in multiple stages of pesticide handling, including spraying, mixing, loading, purchasing, transporting, and washing contaminated clothing and equipment. In the 2021 study,²⁰ nearly all participants reported engaging in spraying activities, and more than half (28 women) were responsible for washing clothes and equipment—a task typically considered women’s work. These roles significantly increase their exposure pathways to highly hazardous pesticides (HHPs).

The 2022 study further documented health symptoms linked to pesticide exposure, including hand tremors, persistent headaches, excessive sweating, and episodes of vomiting (not related to pregnancy). These findings underscore the serious health risks women face from routine pesticide use.

In a 2023 survey²¹ on unintentional acute pesticide poisoning (UAPP), it was estimated that over 12 million male and female agricultural workers in Vietnam are affected. The presence of pesticide residues in vegetables, drinking water, the broader environment, and even in human samples provides further evidence of widespread and intensive pesticide use, posing serious risks to both human and environmental health.

Pesticide use in Vietnam also harms children, with women, as primary caregivers, bearing the impact. A 2020 report²² found that 98.6% of children in Hai Hau and Nghia Hung Districts were exposed to pesticides at home or school, mainly through playing in fields post-spraying (66 %), buying and selling pesticides (48.6 %), and cleaning pesticide equipment (33 %). PANAP’s 2023 survey also revealed a 63.8 % incidence of unintentional acute pesticide poisoning (UAPP) among children, primarily due to direct contact and pesticide drift, highlighting the significant risks to both children and caregivers.

19. PANAP. (2020). *Factsheet Series: Highly Hazardous Pesticide: Cypermethrin.*

<https://panap.net/resource/20-pesticides-toxic-to-children-factsheet-cypermethrin/>

20. PANAP. (2021). *Field Survey: Use and impacts of pesticides in four countries in Asia.*

<https://panap.net/resource/field-survey-use-and-impacts-of-pesticides-in-four-countries-in-asia/>

21. PANAP. (2023). *Acute Pesticide Poisoning in Asia: A Four Country Review.*

<https://panap.net/resource/acute-pesticide-poisoning-in-asia-a-four-country-review/>

22. PANAP, CGFED, SRD. (2020). *Schoolchildren’s Exposure to Pesticides in Vietnam: A Study in Three Districts.* <https://panap.net/resource/school-childrens-exposure-to-pesticides-in-vietnam-a-study-in-three-districts/>

Cross-cutting Issues and Gender Disparities

The limitation of this study is the lack of sex-disaggregated data on health insurance, agricultural insurance, and assistance provided to local populations during natural disasters and epidemics, particularly during the COVID-19 pandemic.

Vietnam's social protection policies are designed to be gender-neutral, with some specifically prioritising women. For example, the revised Labor Code of 2019, includes Chapter X, which focuses on special regulations for female employees and gender equality. This chapter, covering Articles 135 to 142, addresses the following key areas:

- ▶ State policies (Article 135).
- ▶ Employer's Responsibilities (Article 136).
- ▶ Maternity protection (Article 137).
- ▶ Rights regarding the termination or suspension of labour contracts for pregnant female employees (Article 138).
- ▶ Maternity leave (Article 139).
- ▶ Job security during maternity leave (Article 140).
- ▶ Allowances caring for sick children, maternity, and contraceptive measures (Article 141).
- ▶ Occupational hazards affecting reproductive health and child-rearing (Article 142).

However, during the implementation of social protection policies, instances of gender insensitivity and implicit discrimination still persist, including:

- ▶ Lower educational and technical qualifications among rural women compared to men, which often limit them to self-sufficient or informal employment. As a result, they have limited access to compulsory social and health insurance schemes.
- ▶ Limited inclusion of women's names on land use rights certificates, which restricts their decision-making power and hampers their ability to access credit for agricultural production.
- ▶ Greater vulnerability of women during and after disasters, which is not adequately addressed by existing support policies.
- ▶ Absence of maternity benefits under voluntary social insurance, which currently only covers retirement and death benefits, failing to meet the specific needs of women in informal employment.

RECOMMENDATIONS FOR STRENGTHENING SOCIAL PROTECTION POLICIES

Strengthening health insurance delivery systems

Vietnam must undertake a transformative overhaul of its health insurance system by addressing inefficiencies in medical examination services. Reducing overcrowding and eliminating long wait times should be a top priority to ensure timely, equitable and seamless access to healthcare for all insured individuals.

Expanding inclusive access to social insurance

Vietnam faces ongoing challenges in ensuring that social insurance is inclusive across varying economic circumstances and age groups, especially among rural and farming communities. The government should introduce a diversified range of participation options and programme tiers tailored to farmers' specific economic conditions and life stages. Reducing the required payment period, particularly for older individuals, would help eliminate barriers to entry. Additionally, a nationwide multimedia outreach strategy, using radio broadcasts, community meetings, and public forums, should be launched to raise awareness of voluntary social insurance and provide practical guidance for enrollment.

Improving agricultural insurance access to transparency

To enhance the effectiveness of agricultural insurance, the government must prioritise the simplification and transparency of claims procedures. Establishing a clear, streamlined system for damage assessment and compensation will empower farmers to file and manage claims independently. In tandem, targeted communication campaigns must be expanded to ensure farmers fully understand how agricultural insurance works and how it can be integrated into their livelihood strategies.

Scaling up participation through nationwide campaigns

A concerted, cross-sectoral effort is needed to boost enrollment in both social and agricultural insurance schemes. Government ministries, local authorities, and insurance agencies should coordinate a unified national campaign to promote the importance of social protection, simplify participation requirements and process, and improve the reach of existing programmes.

Expanding financial support and coverage in agricultural insurance

Substantial public investment should be directed toward helping farmers afford agricultural insurance. Coverage should be broadened to include a wider range of risks and geographical regions, especially areas most vulnerable to climate change. Additionally, eligibility for insurance support should be broadened to protect more agricultural assets enhancing the resilience of farming households to climate-related and other shocks.

Enhancing the scope and flexibility of voluntary social insurance

The scope of voluntary insurance coverage should be expanded to include additional benefits, such as maternity provisions, making it a more compelling safety net for individuals across diverse socio-economic groups. The required payment period should be adjusted to reflect the circumstances of middle-aged and elderly participants, thereby promoting greater inclusivity and accessibility within the social insurance system. Additionally, a range of diversified premium options should be introduced, carefully tailored to the varied economic realities of different demographic groups, ensuring equitable access to essential social protection.

By resolutely implementing these recommendations, Vietnam will not only strengthen its social protection policies but also lay the foundation for a robust and resilient societal framework that safeguards the well-being and security of all its citizens, especially those in the most vulnerable segments of the agricultural sector.

CONCLUSION

One of the most notable achievements in Vietnam's social protection efforts is the high rate of health insurance coverage, with 92.04% of the population insured and approximately 34% also covered by social insurance. During the difficult years of 2020-2021, marked by the COVID-19 pandemic, the government took proactive measures by mobilising substantial resources for epidemic prevention and control, amounting to approximately VND 376,200 billion by December 31, 2021. The state also supported the distribution of around 142,017.3 tons of rice, helping to ensure food security during the crisis. Overall, the government allocated an estimated VND 351,170 billion for epidemic response during this two-year period. In addition, under Resolution No. 42/NQ-CP, which aimed to support people affected by the pandemic, the government disbursed VND 14,023 billion VND in 2020.

Despite these efforts, the implementation of social protection policies still faces substantial challenges. Only about one-third of the working-age population is currently covered by social insurance, revealing a major gap between those enrolled in compulsory versus voluntary schemes. While 58.6 % of salaried workers participate in compulsory social insurance, only 1.427 million individuals, a mere 4.7 % of eligible non-salaried workers, are enrolled in voluntary social insurance.

Participation in agricultural insurance is even more limited. A survey found that only 4.5 % of farmers purchase agricultural insurance, leaving 95 % without any coverage. This highlights serious vulnerabilities in rural areas where agricultural livelihoods are especially susceptible to climate risks and market shocks.

A key barrier to voluntary social insurance participation is the long 20-year contribution period,²³ which poses a significant burden for low-income individuals, particularly those in rural areas, who may struggle to afford long-term premium payments.²⁴ In addition, disparity in benefits

23. On June 29, 2024, the Vietnamese National Assembly passed the amended Law on Social Insurance, which reduces the minimum contribution period required to receive pension from 20 years to 15 years. The amendment also provides that participants in voluntary social insurance, both women and men, are entitled to a 2 million VND subsidy per child upon childbirth, provided they have contributed for at least six months within the 12 months preceding the birth. This benefit also applies in cases where a foetus of 22 weeks or more dies in utero or during labour.

24. CGFED's in-depth interview in Nam Dinh Province.

between compulsory and voluntary insurance schemes further discourages enrollment, limiting access to financial protection and leaving many vulnerable to economic hardships.

Agricultural insurance also faces multiple implementation challenges. These include delays in issuing guidelines, complex loss assessment procedures, and frequent disputes over compensation between farmers and insurance providers. Furthermore, the financial burden of agricultural insurance falls on local governments, many of which lack the necessary resources to adequately fund these programmes. This underscores the urgent need for increased national investment and coordination to ensure broader and more equitable access to agricultural insurance.

As highlighted in the section on occupational hazards, harmful pesticide use remains a significant issue, particularly among women in districts such as Hai Hau in Nam Dinh province, where regular spraying is common. Although highly hazardous pesticides (HHPs) are strictly regulated in Vietnam, certain substances like cypermethrin are still permitted. While classified as moderately toxic, cypermethrin has been linked to acute poisoning, developmental toxicity, immune system effects, and endocrine disruption. Beyond human health risks, widespread pesticide use also harms pollinators such as bees and causes long-term environmental degradation.

Despite these risks, there is notable lack of government support for agroecological farming practices, which offer safer, more sustainable alternatives to hazardous pesticides. Agroecology promotes environmentally sound methods of production and strengthens resilience among smallholder farmers. By failing to prioritise such sustainable approaches, the government misses an important opportunity to address urgent agricultural and environmental challenges while advancing long-term ecological and public health goals.

Ultimately, strengthening Vietnam's social protection and agricultural systems is not only a matter of policy reform but a commitment to justice, equity, and resilience. Ensuring that no farmer, especially rural women, is left behind will require sustained political will, inclusive policy-making, and meaningful investments in long-term, gender-responsive solutions.

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CHAPTER 4

Laos

Women's Rights, Labour Rights and Social Protection in Laos



Sustainable Agriculture & Environment Development Association (SAEDA)

EXECUTIVE SUMMARY

Laos, a predominantly rural nation in Southeast Asia, continues to face significant challenges in delivering comprehensive social protection, particularly for women farmers, agricultural workers, and rural populations. Despite recent efforts to build social protection systems, coverage remains limited, with fewer than 10% of the population enrolled in formal schemes. Existing programmes primarily serve formal sector workers, leaving the majority, especially in rural areas, vulnerable and underserved. The National Health Insurance (NHI) programme aims to provide subsidized healthcare, yet its implementation and public awareness remain weak.

The compounded effects of climate change and the COVID-19 pandemic have intensified existing vulnerabilities, severely impacting agricultural livelihoods. Women are disproportionately affected due to limited access to education, digital resources, and decision-making opportunities. The widespread use of highly hazardous pesticides further exacerbates health and environmental risks. These challenges are magnified by limited awareness of social protection schemes in rural communities, inadequate healthcare infrastructure in remote regions, rising costs of living and food insecurity, persistent gender-based violence and discrimination, and a lack of targeted support for informal sector workers, particularly in agriculture.

To address these challenges, Laos must pursue a more inclusive and coordinated approach that expands access to quality healthcare, strengthens outreach and awareness of social protection schemes, ensures fair non-discriminatory service delivery, and supports the shift toward safe and more sustainable agricultural practices. It is also critical to extend protections to informal workers and enhance national preparedness for future crises. By placing the needs of rural and vulnerable populations, especially women in agriculture, at the center of policy efforts, Laos can build a more equitable, resilient and inclusive future.

INTRODUCTION

Over the past decade, the Lao People’s Democratic Republic (hereafter, Laos) has witnessed steady economic growth. Despite a 40 % reduction in the national poverty rate over the last 15 years, approximately 26 % of the population continues to live below the official poverty line. Poverty in Laos remains predominantly a rural issue, with the highest levels concentrated in remote and mountainous regions. More than three-quarters of the population reside in rural areas, relying heavily on agriculture and natural resources for their livelihood.¹

Agriculture remains a cornerstone of the Lao economy, contributing approximately 28 % to the national GDP. It plays a vital role not only in economic development but also in ensuring food security and supporting rural livelihoods. In 2010, the government launched the National Strategy for the Development of Statistics (NSDS), aiming to strengthen the country’s statistical systems. However, the strategy fell short in integrating a comprehensive agricultural data system and was constrained by incomplete environmental data.²

The agricultural sector faces persistent challenges in improving national accounting and data reliability. These include the absence of standardized methodologies and definitions for data collection, a shortage of skilled personnel, and weak coordination among relevant stakeholders. Addressing these gaps is critical for building a robust statistical framework that accurately reflects the realities of the agricultural sector and informs effective policy-making.

The Lao government has set forth an ambitious agricultural development strategy for 2025, targeting a 2.5 % growth rate in the sector. This strategy emphasizes improving nutrition, increasing agricultural productivity, and expanding access to domestic, regional, and international markets. Key initiatives under this plan include strengthening coordination between the agricultural and industrial sectors, zoning land for both food production and industrial use, and developing infrastructure for irrigation and post-harvest management.

1. IFAD. (n.d.). *Laos*. International Fund for Agricultural Development. <https://www.ifad.org/en/web/operations/w/country/laos>

2. Food and Agriculture Organization of the United Nations. (2011). *Country Profile - Lao PDR*. AQUASTAT - FAO’s Global Information System on Water and Agriculture. FAO. <https://www.fao.org/aquastat/en/countries-and-basins/country-profiles/country/LAO>

However, the success of this strategy depends not only on technical and economic measures but also on addressing critical social issues.³

Ensuring women's rights, labour rights, and social protection in Laos is essential for building a just and equitable society. Policymakers, civil society, and individuals must be equipped with the knowledge and tools to tackle gender inequality, uphold fair labour practices, and implement comprehensive social safety nets. This understanding is particularly important for advancing the well-being of rural communities, who are among the most vulnerable.

This research study by the Sustainable Agriculture & Environment Development Association (SAEDA) explores the current landscape of social protection in Laos, with a particular focus on women's and labour rights in the agricultural sector. It examines existing policies, strategies, and laws, alongside insights from interviews with women farmer groups in Hadkanxa Village, Hadxayfong District, Vientiane. The study also offers targeted recommendations to strengthen social protection programs and policies, making them more inclusive and effective for women in agriculture.

Methodology

This research aimed to achieve three primary objectives: 1) to provide a comprehensive assessment of Laos' social protection situation; 2) to identify gaps in existing laws and policies; and 3) to understand the specific needs of agricultural workers and rural women farmers. A mixed-method approach was employed, combining both primary data collection and secondary research.

The secondary research phase involved reviewing research documents, policies, laws, strategies, and reports related to social protection and labour rights. This phase aimed to gather and organise relevant data, forming a foundational understanding of Laos' current social protection landscape.

In addition to secondary research, primary data collection methods were employed. These included Community-Based Participatory Research (CBPR) with villagers using structured questionnaires, as well as workshops and brainstorming sessions with key stakeholders, such as government bodies (e.g., the District Agriculture and Forestry Office (DAFO), and the

3. Food and Agriculture Organization of the United Nations. (2023). *Hand-in-Hand Initiative for Lao PDR*. FAO. <https://www.fao.org/hand-in-hand/hih-IF-2023/laos-pdr/en>

Labour Welfare Office) and mass organisations (e.g., women’s unions and trade unions). These activities provided valuable insights directly from community members and stakeholders, facilitating a comprehensive exploration of the current challenges and proposed solutions concerning social protection within the local context.

The CBPR phase of the study was conducted in Hadkunxa village, Haixaifong District, Vientiane, from October 2022 to June 2023. The participants included 19 women aged 39 to 65, all of whom are native residents of the village with agricultural experience ranging from 15 to 40 years.

NATIONAL CONTEXT

Laos is a landlocked country in Southeast Asia with a total land area of 236,800 km², of which approximately 87 % is mountainous. It has been governed by a single political party, the Lao People’s Revolutionary Party, since 1975, and is formally known as the Lao People’s Democratic Republic. Administratively, the country is organised with a central government and made up of one capital, 17 provinces, 145 districts and 8,399 villages.

Laos’ macroeconomic situation has become more challenging over the last three years, with long-standing structural vulnerabilities exacerbated by the COVID-19 pandemic,⁴ soaring public debt and global macroeconomic conditions. As a result, the national currency has devalued and inflation is soaring, severely affecting vulnerable communities and individuals disproportionately. According to the World Bank, “Consistent growth over the previous two decades was predominantly driven by large-scale investments in capital-intensive sectors, particularly in mining and hydropower. However, these investments failed to support job creation while some have entailed considerable environmental costs. Moreover, public investments in the power sector have been mostly financed by external debt often on commercial terms, further jeopardising the country’s macroeconomic stability.”⁵

4. World Bank. (2021). *Monitoring COVID-19 Impacts on Households in Lao PDR*. <https://documents1.worldbank.org/curated/en/919881620195621152/pdf/Monitoring-COVID-19-Impacts-on-Households-in-Lao-PDR-Results-Snapshot-from-a-Rapid-Monitoring-Phone-Survey-Round-Two.pdf>

5. World Bank. (2024). *Laos - Overview*. Retrieved from <https://www.worldbank.org/en/country/lao/overview>

The Lao PDR's population is predominantly rural, despite the accelerated urbanisation driven by rapid economic growth over the past three decades. In 2018, the poverty rate was 23.8 % in rural areas compared to 7 % in urban areas, with nearly 90% of the country's poor living in rural regions. Remote rural villages, primarily situated in midland and upland areas, often face challenges accessing basic services and have inadequate road connections. More than 90 % of rural households engage in agricultural activities, with about 70 % relying on farming as their main source of livelihood.⁶

Rural areas exhibit diverse geographical conditions and ethnic compositions,⁷ with the nation's population broken down into at least 47 officially recognised ethnic groups. While the wide diversity of ethnicities comprises many different cultures and languages, Buddhism plays a dominant role in Laotian society.

Over 80 % of the population depend on agriculture, including fishing and wild harvesting, for their livelihoods, with more than half of households being subsistence farmers with annual incomes below USD 300. The majority or 70 % of farmers cultivate rice for household consumption, while only 5 % produce it for commercial purposes. Meanwhile, 30 % of agricultural households cultivate other crops for commercial purposes, primarily maize, cassava, coffee, tea, cardamom and rubber. Rural households also participate in animal husbandry, hunting, fishing and aquaculture, often for commercial purposes.⁸

Following the implementation of the New Economic Mechanism (NEM) strategic framework in 1986, agriculture has been recognised as pivotal for economic advancement in the country. The Ministry of Agriculture and Forestry has identified rice, bananas, maize, coffee, cassava, and sugarcane as lucrative cash crops with significant export prospects. Cassava cultivation, spanning over 100,000 hectares, continues to grow steadily, contributing over USD 225 million in 2020 to smallholder farmers.⁹ However, the

6. Ibid.

7. World Bank. (2022). *Lao Rural Livelihoods in Times of Crisis*. <https://thedocs.worldbank.org/en/doc/0540059f3dbe2a7bac78b780c428eba4-0070062022/related/LaoPDRCommunitySurveyReportMay-Nov22Final.pdf>

8. International Fund for Agricultural Development (IFAD). (n.d.). *Laos*. <https://www.ifad.org/en/web/operations/w/country/laos>

9. Thipphavong, V., Vidavong, C., Bodhisane, S., Manolom, T., & Southammavong, P. (2023). *Determinant factors of Lao farmers' engagement to agricultural value chains: A case study of cassava*. College of Agriculture and Natural Resources, Michigan State University. <https://www.canr.msu.edu/resources/determinant-factors-of-lao-farmers-engagement-to-agricultural-value-chains-a-case-study-of-cassava>

conversion of forests into fields for cash crops cultivation poses a threat to food security. Prior to being designated for concessions, the primary purposes of the land were for gathering non-timber forest products like mushrooms, honey, and wild plants for food, along with other domestic and commercial uses.¹⁰ As the country's agricultural production becomes more commercialised, food security has become a major issue, with around one-thirds of farmers now producing mainly to sell.¹¹

A surge in agricultural commercialisation in Laos has led to a notable rise in pesticide use. Available data indicates widespread overuse and contamination, affecting not only rural and remote regions but also urban areas. This trend has sparked considerable public concern about the adverse health and environmental effects of pesticides. Research synthesised by Rassapong, drawing from studies by government agencies, international organisations, civil society groups, and initiatives like the Lao Upland Rural Advisory Service (LURAS), suggests that the escalating pesticide application is likely to have severe environmental and health consequences.¹²

Economically, Laos is vulnerable to external shocks. The COVID-19 pandemic has worsened the country's economic slowdown. According to the World Bank (WB), lengthy lockdowns resulted in job and livelihood losses and reduced foreign exchange earnings, which collectively led to a stagnant economy. Laos' GDP grew by only 0.5 % at the onset of the COVID-19 pandemic in 2020, and just 2.7 % in 2022 due to the second wave of the pandemic. That year, the kip also lost 68 % of its value against the US dollar, leading to temporary shortages of fuel and limited access to foreign exchange.¹³

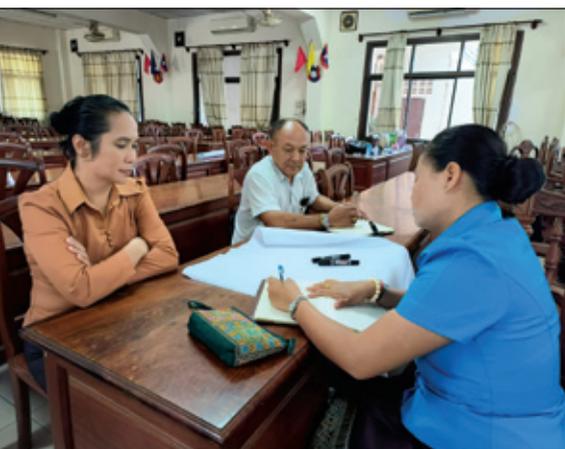
The World Bank continues, "The cumulative effects of these setbacks mean the country faces further macroeconomic instability, heightened financial risks and negative trends in state expenditure. As public debt service obligations rise and revenues decrease, spending on crucial social services such as education, health care and social protection was severely affected. By February 2023, inflation surpassed 40 % and while the Lao

10. FAO, European Union & CIRAD. (2022). *Food Systems Profile - The LAO People's Democratic Republic. Catalysing the sustainable and inclusive transformation of food systems.*
<https://openknowledge.fao.org/items/81095fd8-5bc4-414b-8377-5af403ce1868>

11. PANAP. (2023). *Acute pesticide poisoning in Asia: A four-country review.*
<https://panap.net/resource/acute-pesticide-poisoning-in-asia-a-four-country-review/>

12. Rassapong, S. (2018). *Pesticide use in Lao PDR: Health and environmental impacts.*
<https://www.laofab.org/document/download/3477>

13. World Bank. (2024). *Laos - Overview.* <https://www.worldbank.org/en/country/laos/overview>



government is looking to adapt to the changing economic situation, it has limited fiscal space for manoeuvre. In these efforts, the Prime Minister has emphasised the need to stabilise the economy, especially by reining in inflation and repaying debts accumulated by state-funded development projects and state enterprises.”

Economic instability and insufficient social services mean that Laos is in danger of

losing its gains in poverty reduction,¹⁴ education, nutritional status and other key human development indicators. Laos still also faces significant developmental challenges, with a high maternal mortality rate of 185 per 100,000 births as of 2017. Additionally, children born in Laos today are projected to achieve only half their potential productivity due to limitations in health care and educational opportunities.¹⁵ Malnutrition continues to be a critical issue, affecting over 30% of children under five, and likely to have increased over the pandemic. Moreover, access to education was severely affected, with at least 70 % of Lao children being unable to access online classes during the pandemic.¹⁶

The country is also grappling with significant challenges as a net emigration nation, where limited employment opportunities, particularly in rural areas, have driven many Lao citizens to seek better livelihoods and living standards abroad.¹⁷ The primary migration route is from the Lao People’s Democratic Republic to Thailand, with most nationals emigrating for work, often engaging in seasonal, temporary, or

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14. World Bank. (2020). *Lao PDR Poverty Profile and Poverty Assessment 2020*. <https://www.worldbank.org/en/country/lao/publication/lao-pdr-poverty-profile-and-poverty-assessment-2020>
 15. World Bank. (2022). *Multi-Sector Convergence Approach to Reducing Malnutrition in Lao PDR*. <https://www.worldbank.org/en/country/lao/brief/multi-sector-convergence-approach-to-reducing-malnutrition-in-lao-pdr>
 16. World Bank. (n.d.). *Laos - Overview*. <https://www.worldbank.org/en/country/lao/overview>
 17. International Organization for Migration. (2023). Migration in the Lao People’s Democratic Republic: Country profile 2023. <https://publications.iom.int/books/migration-lao-peoples-democratic-republic-country-profile-2023>

permanent migration. As of 2020, around 1.296 million Lao nationals lived abroad, 56 % of whom were female. This large-scale emigration has severely strained Laos' labour market, exacerbating skill shortages and depleting the rural workforce. Moreover, it has disrupted the social fabric, leaving those who remain behind—often the most vulnerable populations—to manage in the absence of key family members, leading to a breakdown in traditional support structures and compounding the country's challenges.¹⁸

Situation and Coverage of Social Protection Programmes

Laos, a member of the Association of Southeast Asian Nations (ASEAN), ranks 8th out of 10 member countries in terms of GDP based on purchasing power parity (PPP),¹⁹ a measure used to compare living standards. Social protection policies play a crucial role in shaping this economic position by influencing labour market participation and investments in essential services like education and healthcare. These policies significantly affect the country's overall development and the quality of life of its citizens.

The Vientiane Action Plan, adopted at the ASEAN summit in November 2004, emphasises the importance of robust social protection systems. This plan identifies the development of such systems as one of the four key strategic priorities for ASEAN's socio-cultural community goals. It aims to strengthen social protection systems at the national level while implementing regional measures to ensure minimum uniform coverage for skilled workers across ASEAN member states.

Laos began developing its social protection framework only recently, with many systems, infrastructure, and procedures established through a joint program with the ILO, UNCDF, and UNICEF between 2020 and 2022.²⁰ While the country has made progress in building a nationally owned and inclusive social protection system, it is still in the early stages of ensuring these programs are accessible to all, particularly vulnerable and informally employed individuals. With less than 15 % of Laos' population employed under formal arrangements, the majority of Laotians lack access to and awareness of social insurance schemes. This disparity

18. Ibid.

19. International Monetary Fund. (2023). *World economic outlook database*. <https://www.imf.org/en/Publications/WEO/weo-database/2023/April/weo-report>

20. United Nations Joint Programme. (2022). *Leaving No One Behind: Establishing the Basis for Social Protection Floors in Lao*. <https://jointsdgfund.org/article/un-joint-programme-leaving-no-one-behind-establishing-basis-social-protection-floors-lao>

underscores the urgent need for comprehensive reforms and targeted initiatives to expand coverage and enhance the effectiveness of social protection programmes.

Social protection in Laos covers formal workers through three main schemes: 1) the social insurance scheme for the public sector, covering civil servants, military personnel, and police; 2) the social insurance scheme for the private sector, covering private sector workers employed in enterprises; and 3) the social insurance scheme for individuals, covering self-employed individuals on a voluntary basis. The national social insurance system operates throughout Laos but currently primarily covers civil servants, soldiers, and police at the local and national levels. At present, social protection coverage extends to less than 10% of the population, mainly public sector employees, fewer than half of formal workers, and only 24,000 self-employed individuals.²¹

Before 1990, the Government of Laos provided subsidised social insurance policies for government officials, soldiers, and police officers, covering retirement pensions, invalidity, maternity, medical care, death, and survivor’s benefits. In 1993, a semi-funded social security scheme was introduced, with funding derived from 6 % of civil servants’ basic salaries, with the remainder covered by the government. In 2018, the Prime Minister issued a decree to reform the social security scheme, introducing a new contribution rate based on civil servants’ salaries. Under the revised system, the government contributes 8 %, the private sector contributes 11.5 %, and voluntary individuals contribute 9 % to the social security fund.

The fund is managed by the State Authority for Social Security (SASS), with a Board of Directors consisting of representatives from various line ministries. The Social Security Department (SSD), which previously served as the fund manager, now oversees the policy-making and inspection of social security policies. The programmes listed in the table below outline the insurance benefits currently available to civil servants and their dependents, as stipulated in the Prime Minister’s Decree No. 70:

Medical benefit	Provides medical services for the insured in times of sickness as well as for spouses and children under 18 years old.
Maternity benefit	Insured women on maternity leave for pregnancy, childbirth, miscarriage and child adoption are entitled to receive a maternity benefit, including a childbirth grant.

21. International Labour Organization (ILO). (n.d.). *Social Protection Country Profile: Laos*. <https://www.social-protection.org/gimi/ShowCountryProfile.action?iso=LA>

Work injury & occupational disease benefit	Benefit is paid during injury, disability or death of government officials in the course of duty. Occupational diseases include all types of mental and physical diseases that occur during duty.
Invalidity benefit	Benefit is paid monthly to the insured in case of loss of bodily functions and work incapacity whether mentally or physically. Mental incapacity cannot be related to working conditions and has to be certified by a medical doctor.
Sickness benefit	Benefit is paid monthly to reimburse salary in case of inability to work. The employer pays a sickness benefit to an insured person for 30 days as provided by the Labour Law
Pension benefit	Monthly salary reimbursements for retired officials who have reached the age of 60 for men and 55 for women who have fully contributed for 15 years to the SSF.
Survivor's benefit	Cash benefit is paid to persons under the care of the insured person or pensioner. There are two types—lump sum payment and monthly payment for the widow/widower, orphan, and surviving parents.
Funeral Grant	Covers the funeral cost of the insured, the spouse and the children.

In July 2019, the government took another step towards pooling funds and mitigating risks by merging the formal employment sector schemes into the National Health Insurance (NHI). As a result, the NHI now covers individuals in formal employment (civil servants and private sector employees who were previously covered under the National Social Security Fund), as well as Lao citizens who are either unemployed, self-employed, or working in the informal economy. The healthcare support allocations provided are as follows:

- ▶ Health Centres (Outpatient and Inpatient): LAK 5,000 (approximately USD 0.55) per visit or admission.
- ▶ District Hospitals (Outpatient): LAK 10,000 (USD 1.10) per visit.
- ▶ Central Hospitals (Outpatient): LAK 20,000 (USD 2.20) per visit.
- ▶ Provincial and Regional Hospitals (Outpatient): LAK 15,000 (USD 1.60) per visit.

The NHI program provides subsidized healthcare to all Laotians, ensuring access to medical treatment at public health facilities across the 17 provinces. Poor households, as identified by their village chiefs, along with pregnant women, children under five years of age, and monks, are exempt from healthcare contributions.

The Lao Ministry of Health has made progress in advancing a national health insurance system aimed at improving healthcare access for all citizens. However, key challenges in implementation include securing adequate funding, reaching remote areas, and managing the administrative

complexities of the new system.²² This study found that access to services is often limited to local areas, with people unable to access healthcare services outside their hometowns. Additionally, many Laotians are unaware of the requirements to avail benefits when visiting hospitals or health centres, such as proof of NHI coverage or other acceptable forms of identification, such as their official 'family book,' Laotian identity card, or a letter from their village chief.

For social insurance, limitations persist, with individuals only able to receive treatment at the hospital nearest to their location. In areas where the quality of healthcare facilities is poor, particularly in rural regions, patients often need to travel to other hospitals for treatment. Those with limited financial resources may struggle to pay for medical bills while waiting for reimbursements.

To address these challenges, the Lao Ministry of Health is taking several steps, including strengthening financial mechanisms, improving infrastructure to expand coverage to rural areas, and providing enhanced training for healthcare workers to better manage insurance processes. These efforts aim to ensure that the health insurance system is both effective and sustainable, ultimately contributing to improved health outcomes across Laos.²³

Social Protection Framework and Labour Policies

The current social protection landscape encompasses the following policies existing in Laos: Lao PDR's National Social Protection Strategy, Lao Federation of Trade Unions Law (323, 2017), Lao Women Unions LAW (31, 2013), Women Development and Protection Law (70, 2004) and Labor Law No. 43/NA (2013).

Lao PDR's National Social Protection Strategy (NSPS)

The NSPS establishes strategic goals in health insurance, social security and social welfare, detailing the actions required for their attainment. It considers the country's socio-economic context and available resources to safeguard all citizens of Laos from risks, vulnerabilities, socioeconomic

22. World Health Organization. (2019). *Lao Ministry of Health moves forward with national health insurance*. World Health Organization. <https://www.who.int/laos/news/detail/01-09-2019-lao-ministry-of-health-moves-forward-with-national-health-insurance>

23. Ibid.

shocks and environmental disasters. Developed through dialogues at both national and local levels involving the government, social partners, UN agencies and development partners, the NSPS aims to make social protection more effective, aligning with regional and international policies and commitments.

The main institutions involved in this strategy are the Ministry of Labour and Social Welfare, the Ministry of Health, the Ministry of Finance, the Ministry of Information and Culture, the Ministry of Agriculture and Forestry, the Ministry of Home Affairs, the Bank of Lao PDR, the Lao Federation of Trade Unions and the Lao National Chamber of Commerce and Industry.

The strategy is built around three main pillars: 1) improving social health insurance, 2) extending social security and 3) establishing the groundwork for social assistance programmes. These pillars are defined as follows:

- ▶ **Goal 1: Strengthen the health insurance system:** *Develop and reinforce health insurance schemes to ensure all Lao people have effective access to quality healthcare (including promotion, prevention, treatment, rehabilitation, and palliative care) without financial hardship. Achieve this through cost-effective, tax-based funding to attain universal health coverage by 2025.*
- ▶ **Goal 2: Develop and fortify the social security system:** *Enhance the efficiency and effectiveness of social security schemes. Upgrade the National Social Security Fund's capacity to collect contributions and provide social protection services for government officials, formal workers, self-employed individuals, and eligible family members. Simultaneously, increase reserves and ensure the Fund's long-term sustainability.*
- ▶ **Goal 3: Expand and strengthen the social welfare system:** *Develop and scale up systematic and effective social welfare schemes. Extend benefits and services to children from poor or vulnerable families, persons with disabilities, the elderly, and low-income and informal sector workers. Provide emergency assistance for natural or man-made disaster victims. Implement block grants to schools, scholarships for poor students, and school meal programs to promote poverty reduction and human resource, social, and economic development.*

In adherence to universality, all individuals in Laos are entitled to access social protection services under equal conditions, irrespective of factors such as age, gender, location, socioeconomic status, and others. Nevertheless, the

International Labour Organization (ILO) has highlighted various obstacles encountered in the implementation of the national social protection system in Laos.²⁴

Challenges in the Social Protection System in Lao PDR



Source: ILO Infographic on NSPS Analysis

The Role of the Lao Federation of Trade Unions (LFTU) in Workers' Protection

While the right to organise collectively or form labour unions exists in Laos, all labour unions must be government-sanctioned. The LFTU is the sole national trade union centre in Laos and is directly linked to the ruling party, the Lao People's Revolutionary Party, with the salaries of LFTU officers paid by the government. The key role of the LFTU is to protect the rights and benefits of workers, to train workers and to contribute to State and social development. Its functions include:

- ▶ Mobilising workers and labourers to become members of the trade union.
- ▶ Organising workers' training programmes.
- ▶ Propagating understanding of politics amongst workers.
- ▶ Encouraging workers to obey laws and regulations, implement labour contracts and fulfil their obligations as citizens.

24. International Labour Organization. (n.d.) *Lao PDR's National Social Protection Strategy*. https://www.ilo.org/wcmsp5/groups/public/---asia/---ro-bangkok/---sro-bangkok/documents/genericdocument/wcms_849855.pdf

- ▶ Developing workers' rights and democracy under the law.
- ▶ Protecting the legitimate rights and interests of trade unionists, workers and labourers.

Aside from aiming to raise and meet the needs and concerns of workers, protect their rights and represent their interests, the LFTU plays a role in upholding the protection of workers from all forms of forced labour prohibited by law. With 38,000 estimated to be in forced labour conditions in 2021,²⁵ the government has expressed its intention to ratify the ILO Convention No. 105 on the prohibition of forced labour.²⁶ It has taken some significant steps towards this direction, such as investigating more suspected traffickers and training more law enforcement officers on anti-trafficking laws; conducting awareness-raising activities in areas with high trafficking prevalence; and increasing victim repatriation among both Lao and foreign nationals. However, the government did not meet the minimum standards in several key areas, such as victim identification and referral procedures when conducting health screenings for Lao migrant workers who returned from abroad during the pandemic or among vulnerable workers at foreign-owned rubber and banana plantations.²⁷

Acknowledging the imperative for workers and employers to collaboratively address the challenges brought about by the global pandemic, the LFTU and the Lao National Chamber of Commerce and Industry (LNCCI) jointly decided to create a National Bipartite Forum for Social Dialogue and Common Actions. This marked the initiation of a formal bipartite social dialogue mechanism in Laos, allowing representatives from LNCCI and LFTU to regularly convene for dialogues—a significant development in fostering collaboration between workers and employers in the country.²⁸

25. Walk Free Foundation. (2023). *Global Slavery Index: Snapshot Lao PDR*.

<https://cdn.walkfree.org/content/uploads/2023/09/27164149/GSI-Snapshot-Lao-PDR.pdf>

26. Human Rights Resource Centre. (2015). *Business and human rights in ASEAN: Baseline study*. <http://hrrca.org/wp-content/uploads/2015/09/Business-and-Human-Rights-in-ASEAN-Baseline-Study-ebook.pdf>

27. United States Department of State. (2022). *Trafficking in Persons Report: Laos*. <https://www.state.gov/reports/2022-trafficking-in-persons-report/laos/>

28. International Labour Organization. (2022). *Lao PDR: Employers' and workers' organizations agree to establish National Bipartite Forum for Social Dialogue and Common Actions*. https://www.ilo.org/asia/media-centre/news/WCMS_847265/lang--en/index.htm

Labor Law No. 43/NA (2013): Protecting Women’s Employment Rights

Labor Law No. 43 defends the rights of women under several articles on the issue of the employment of women, including Article 96 and Article 97, Article 98, Article 99, Article 100:

▶ Article 96 (New) Gender Equality in the Workplace

Female employees have the right to employment and professions in every sector that do not conflict with the law, including production, business and management, and may participate in training, labour skills improvement and providing expertise. Female employees shall receive a salary or wages equal to that of male employees, excepting some forms of work that have negative effects on the reproductive health of women, which must be protected in every case.

▶ Article 97 (Revised) The Employment of Pregnant Women or Women Caring for Newborns

It is prohibited to employ a woman during pregnancy or during the period she is caring for a child under one year of age to perform the following work:

- *Work in a shop with an elevation of more than two metres;*
- *Work lifting and carrying by hand, carrying on shoulders, carrying on a pole, or bearing of loads heavier than ten kilograms;*
- *Night work;*
- *Overtime or working on rest days;*
- *Work which involves standing for longer than two consecutive hours;*
- *Works specified in the list of hazardous works*

A woman during pregnancy or during the period she is caring for a child under one year of age who has previously undertaken any of the work outlined above must be transferred by the employer to a new and more appropriate position temporarily and shall maintain the same salary or wage.

▶ Article 98 (Revised) Maternity Leave Before and After Giving Birth

Before and after giving birth, women workers shall be entitled to at least 105 days of maternity leave; however, at least 42 days of such leave shall be taken after giving birth. In cases of giving birth to twins, maternity leave shall be at least 120 days. During such a period, the employee shall receive full payment at the normal salary or wages. In the event that as a result of giving birth, a woman worker requires leave beyond the set number of days due to treatment and rehabilitation after giving birth, the employee has the

right to receive subsidies as determined in the Law on Social Security. After giving birth, for a period of up to one-year, female employees have the right to rest for one hour per day, care for their child or have the right to leave to take their child for vaccinations according to regulations. Female employees who miscarry will receive leave for a certain period as per a physician's directions and receive normal salary or wages.

▶ **Article 99 (Revised) Maternity Support**

A female employee has the right to receive an allowance for giving birth or miscarriage as determined by the Law on Social Security.

▶ **Article 100 (New) Prohibited Actions against Female Employees**

Employers may not take the following actions against female employees:

- *Check for pregnancy before accepting the employee;*
- *Create conditions that block or deny female employees who are married or pregnant;*
- *Cancel the employment contract due to marriage or pregnancy.*

Gaps in Social Protection for Rural Women, Informal Workers and Indigenous Communities

A 2017 assessment of social protection in Laos reviewed existing measures and identified gaps in their implementation revealing the following key findings:²⁹

Health protection schemes for the informal economy primarily target the poor, but voluntary health insurance coverage extends to only a small portion of households within this sector. Other initiatives, often categorized under social welfare or poverty alleviation, mainly focus on emergency disaster relief and limited programs for specific vulnerable groups or impoverished areas.

The Ministry of Labour and Social Welfare's social welfare programs primarily provide short-term in-kind assistance to disaster victims, along with small-scale support for other vulnerable groups. These programs include partnerships with NGOs for orphanages and facilities for victims of trafficking or sexual violence. However, there is a notable absence of long-term, regular cash benefits based on legal entitlements for the poor and vulnerable. The legal framework for non-contributory social welfare benefits is still in development.

29. International Labour Organization. (2017). *Health protection in the informal economy: A review of the evidence and good practices*. <https://www.ilo.org/media/387971/download>

The **Decree on Social Welfare No. 169/PM (2013)** outlines social welfare as both short-term in-kind assistance and long-term cash benefits, specifying beneficiary categories such as orphans, individuals with disabilities, the elderly, and victims of trafficking or disasters. Similarly, the **Decree on People with Disabilities No. 137/GOV (2014)** details benefits for poor, homeless, or elderly individuals with disabilities. Despite these provisions, the implementation regulations for these decrees do not yet include regular cash benefits, and further progress is needed to ensure effective planning and execution.

The **Poverty Reduction Fund** focuses on improving access to basic infrastructure and services in impoverished communities through community-led projects. While these initiatives may enhance livelihoods by developing infrastructure and empowering local communities, they do not guarantee employment. Currently, there is no dedicated social protection for the elderly, apart from pensions within the contributory formal social security system, which only covers about 5.2 % of the elderly population. Policy recommendations have called for the introduction of a minimum social pension, along with in-kind benefits such as free healthcare, housing, and transportation for older persons.

Social health protection schemes also suffer from fragmentation, with separate administrative bodies and funding mechanisms undermining the potential for risk pooling and efficiency. Non-contributory schemes, including Health Equity Funds (HEFs) and the Maternal, Neonatal, and Child Health (MNCH) Programme, are primarily managed by development partners and lack a unified, entitlement-based national healthcare system. Although a legal framework exists for the MNCH programme, its reliance on external funding and incomplete geographic coverage raises questions about sustainability. Additionally, persistent challenges around the quality of healthcare services further weaken the effectiveness of all social health protection schemes.

Efforts to extend social health protection to workers in the informal economy have encountered several obstacles. Voluntary participation in the NSSF remains low due to limited benefits and low levels of awareness. Other initiatives—such as community-based health insurance, skills development, and poverty reduction programmes—have been modest in scale and impact.

Despite recent updates to social security schemes, overall service quality remains inadequate. Focus group discussions conducted as part of



this study confirm that most progress in infrastructure and service delivery has been concentrated in urban areas, particularly the capital, with rural and remote populations still facing widespread poverty, exclusion, and access barriers. Expanding the reach of social protection systems and improving service quality—particularly for rural and informal workers—is essential.

There is an urgent need to better protect women farmers, indigenous communities, and other marginalized rural populations through inclusive, gender-responsive, and accessible social protection mechanisms. Deep-rooted gender disparities persist: men are typically viewed as household heads and continue to dominate in official and decision-making spaces. In contrast, women and girls in rural and isolated regions face multiple disadvantages, including illiteracy, limited fluency in the national language, and lack of confidence due to entrenched social and cultural norms. These barriers significantly hinder their ability to voice concerns or actively participate in community processes.³⁰

These factors heighten women’s vulnerabilities during emergencies, particularly in the absence of social protection systems that acknowledge and respond to their specific needs and circumstances. To address this gap, it is crucial to empower and support women in rural agricultural sectors through stronger, gender-responsive social protection policies. Such policies should focus on reducing gender disparities, enhancing access to education and language training, and actively promoting women’s

30. Khounnouvong, B. (n.d.). *A better future for women in Laos*. Oxfam International. <https://www.oxfam.org/en/better-future-women-laos>

participation in decision-making processes at all levels. By addressing these structural inequalities, social protection can become a more effective tool for resilience and inclusive development.

ISSUES AND VULNERABILITIES RELATED TO CRISES

Continuing Effects of the Pandemic

As of June 2023, Laos had recorded 218,419 confirmed cases of COVID-19 and 671 related deaths. Among priority groups, 99 % of healthcare workers and 75.8 % of adults aged 60 and above had received all recommended doses of the vaccine. For children and adolescents aged 5 to 17, vaccines administered included Pfizer, Sinopharm, and Sinovac. As of May 2023, 74 % of those aged 12–17 and 66.7 % of those aged 5–11 had completed the recommended doses.

In May 2023, the Lao government declared COVID-19 an established and ongoing health issue, no longer considered a Public Health Emergency of International Concern, aligning with the WHO's announcement ending the global pandemic emergency. Although the immediate threat of COVID-19 has subsided, many households in Laos continue to face economic and social challenges in the aftermath. While most sectors have resumed operations, the recovery of livelihoods remains difficult for many families. Laos reopened its borders in May 2022 and lifted most pandemic-related restrictions, but the pace of economic recovery has been slow, further hindered by emerging global shocks.

Unemployment rates dropped from over 30 % in late 2021 to 12 % by May 2022, largely due to economic reopening and the onset of the rice farming season. Agriculture has rebounded more quickly than other sectors; however, nearly 90 % of farming households have been affected by rising fuel and input costs. Wage-earning households have seen some recovery, with about three-quarters reporting earnings equal to or exceeding levels from the same period the previous year. Still, as of May 2022, around 90 % of family-run businesses had not yet returned to pre-pandemic revenue levels, and income losses—though reduced—remained widespread.

Between the onset of the pandemic and mid-2022, many children, especially in rural households, dropped out of school temporarily or

permanently.³¹ Ongoing economic strain and a slow recovery have led to cuts in education and healthcare spending, exacerbating development setbacks in Laos—a country already among the lowest spenders on these sectors in the region.³²

Climate Change and Rural Livelihoods

Laos faces escalating threats from climate change, with projections indicating a significant rise in temperatures by 2050 and a 10–30 % increase in annual rainfall, according to the World Health Organization (WHO).³³ During the dry season, temperatures can exceed 40°C, while the wet season often brings intense rainfall, leading to flooding and waterlogging. These extreme weather conditions severely disrupt agricultural activities, resulting in crop losses and reduced yields.

Given that approximately 75 % of the population depends on subsistence agriculture, the consequences of climate change are far-reaching and deeply affect livelihoods across the country. In the absence of adequate government support to address the socio-economic fallout from climate-related disasters, many farmers are left to absorb the losses on their own. This often forces them to resort to loans from institutions like the Promotion of Agriculture Bank, deepening their financial vulnerability.

Laos has taken steps to address climate change through international and national commitments. The government endorsed the UN Framework Convention on Climate Change in 1995 and ratified the Kyoto Protocol in 2003. However, limited long-term climate data has hampered the ability to conduct comprehensive assessments, thereby constraining the formulation of effective mitigation and adaptation strategies.³⁴

In 2010, the government introduced the **National Strategy on Climate**

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31. World Bank. (2022). *As impacts of COVID-19 recede, Lao PDR faces new challenges* [Press release]. <https://www.worldbank.org/en/news/press-release/2022/07/06/as-impacts-of-covid-19-recede-lao-pdr-faces-new-challenges>
 32. International Monetary Fund. (2023). *Lao People's Democratic Republic: 2023 Article IV Consultation-Press Release; Staff Report; and Statement by the Executive Director for Lao PDR*. <https://www.imf.org/en/Publications/CR/Issues/2023/05/22/Lao-People-s-Democratic-Republic-2023-Article-IV-Consultation-Press-Release-Staff-Report-533636>
 33. World Health Organization. (2023). *Lao PDR officials tackle the effects of climate change on health*. <https://www.who.int/laos/news/detail/08-08-2023-lao-pdr-officials-tackle-the-effects-of-climate-change-on-health>
 34. United Nations Development Programme. (2012). *National strategy on climate change: Lao PDR*. <https://www.undp.org/laopdr/publications/national-strategy-climate-change-lao-pdr>

Change, outlining its objectives for sustainable development and the integration of climate resilience into key sectors of the economy.³⁵

More recently, in 2023, over 65 stakeholders—including public health professionals, policymakers, and development partners—participated in a training workshop jointly organised by the Ministry of Health’s Department of Hygiene and Health Promotion and the WHO Country Office. The workshop focused on the health impacts of climate change, particularly for high-risk populations, and prioritised adaptation strategies. Participants developed implementation plans across six key areas identified in the **National Health Adaptation Plan**:

- ▶ Strengthening planning, leadership, and governance;
- ▶ Reducing climate risks to water, sanitation, and waste management in health facilities;
- ▶ Managing heat-related health conditions;
- ▶ Addressing food insecurity and malnutrition;
- ▶ Preparing for increased healthcare demand due to weather-related injuries;
- ▶ Responding to rising cases of vector-borne diseases such as dengue.

These plans were incorporated into the Ministry’s 2023–2024 work programme.³⁶

In parallel, the Ministry of Agriculture and Forestry (MAF) launched the Green and Sustainable Agriculture Framework (GSAF) in June 2021, under the slogan “Green agriculture for a healthy society—Towards inclusive green growth through sustainable agriculture production and environmental management.” Developed with support from the FAO and Stockholm Environment Institute (SEI), and aligned with the 9th National Socio-Economic Development Plan and Agricultural Development Strategy (2021–2025), the GSAF aims to position agriculture as a pillar of the Lao economy by 2030.

The GSAF provides strategic direction for sustainable agricultural practices that:

- ▶ Enhance productivity and drive economic growth;

35. Asia-Pacific Energy Policy and Planning Network. (2010). *Lao PDR: National strategy on climate change of the Lao PDR*. <https://policy.asiapacificenergy.org/node/2820>

36. World Health Organization. (2023). *Lao PDR officials tackle the effects of climate change on health*. <https://www.who.int/laos/news/detail/08-08-2023-lao-pdr-officials-tackle-the-effects-of-climate-change-on-health>

- ▶ Contribute to poverty eradication;
- ▶ Conserve natural resources and reduce agricultural waste;
- ▶ Support climate change adaptation and mitigation;
- ▶ Build resilience to climate-induced disasters;
- ▶ Promote safe, healthy, and sustainable food systems.

The framework targets crops, livestock, fisheries, agroforestry, and non-timber forest products, while deliberately excluding forestry to align with Laos' nationally determined contributions (NDCs) for reducing greenhouse gas emissions. Recognising the interconnectedness of agriculture and forestry, the GSAF encourages integrated, climate-conscious agricultural transitions.

If effectively implemented, the GSAF has the potential to significantly improve rural livelihoods, reduce poverty, enhance food security, and ensure greater climate resilience for vulnerable communities across Laos.

Agrochemical Use in Lao Agriculture

Laos faces a serious and growing problem with the use of toxic pesticides, posing significant risks to both human health and the environment. Legal imports of insecticides rose sharply from just 0.08 tonnes in 2006 to 19.53 tonnes in 2012.³⁷ Herbicide imports followed a similar trend, increasing from 0.4 tonnes to 23.58 tonnes over the same period. By 2016, legal pesticide imports had surged by more than 3,600 % compared to 2006 levels—reflecting a dramatic shift from minimal pesticide use to application rates two to three times higher than recommended averages within just a decade.³⁸

This surge in agrochemical use paralleled the rapid transformation of the country's forests, fields, and fallows into monoculture maize plantations. For example, in Oudomxay Province, the area under maize cultivation expanded sixfold between 2002 and 2010—from 4,000 hectares to 25,400 hectares. This expansion pushed many upland villages and ethnic minority communities to increasingly rely on pesticides, particularly herbicides. In addition to maize, the cultivation of rubber and sugarcane has expanded through contract farming arrangements between local farmers and agribusiness investors, often Chinese companies.³⁹

37. PANAP. (2023). *Acute pesticide poisoning in Asia: A four-country review*. <https://panap.net/resource/acute-pesticide-poisoning-in-asia-a-four-country-review/>

38. Ibid.

39. Comité de Coopération avec Laos (2024). *How much pesticide do Lao farmers use? A quantitative assessment in northern Lao PDR*. <https://laofab.org/document/view/5691>

As a landlocked country bordered by Vietnam, Thailand, China, Myanmar, and Cambodia, Laos also struggles with the illegal importation of pesticides. Between 2011 and 2013, Pesticide Action Network Asia and the Pacific (PANAP) and the Sustainable Agriculture and Environment Development Association (SAEDA) conducted surveys in border areas of Laos. In Xiengkhouang Province, which borders China, they found that 85 % of pesticide products carried Chinese labels. Banned pesticides such as methomyl and paraquat were still being sold, often with Chinese and Thai labeling.⁴⁰

A 2023 report by PANAP and partners, based on Community-Based Pesticide Action Monitoring (CPAM), reveals that pesticide use disproportionately affects women, particularly those in rural communities. Women are actively involved in tasks such as spraying, mixing, and loading pesticides; washing contaminated clothing and equipment; and purchasing and transporting these chemicals.⁴¹ In Laos, all the women surveyed reported direct involvement in pesticide-related activities.

Another PANAP report from 2023 estimates that approximately 1.6 million Laotians suffer from acute pesticide poisoning. The population is routinely exposed to highly hazardous pesticides (HHPs), including abamectin, carbofuran, chlorpyrifos, cypermethrin, and paraquat. The report also underscores the ongoing problem of illegal pesticide imports, particularly from China and Thailand.⁴²

Gender Disparities and Rural Women’s Vulnerabilities

Due to the high level of informality in the Lao economy, self-employment is the dominant form of employment. Women are more likely to be self-employed than men—87.3 % of women compared to 73.3 % of men in 2020.⁴³ Rural farmers, particularly women who play a vital role in agriculture, face numerous challenges. These include limited access to credit, a shortage

40. PANAP. (2023). Illegal pesticide trade in the Mekong countries: Case studies from Cambodia and Lao PDR. <https://panap.net/resource/illegal-pesticide-trade-in-the-mekong-countries-case-studies-from-cambodia-and-lao-pdr/>

41. PANAP. (2023). *Field survey: Use and impacts of pesticides in four countries in Asia*. <https://panap.net/resource/field-survey-use-and-impacts-of-pesticides-in-four-countries-in-asia/>

42. PANAP. (2023). *Acute pesticide poisoning in Asia: A four-country review*. <https://panap.net/resource/acute-pesticide-poisoning-in-asia-a-four-country-review/>

43. United Nations Conference on Trade and Development (UNCTAD). (2022). *Vulnerability profile: Lao People’s Democratic Republic*. <https://unctad.org/publication/vulnerability-profile-lao-peoples-democratic-republic>

of skilled labour, and inadequate infrastructure. Regional trends such as tariff reductions on agricultural goods have intensified these challenges, increasing market competition through cheaper imports and undermining the competitiveness of local farmers. Women are especially vulnerable to these market pressures given their central role in food production.

Social and cultural norms further compound the economic vulnerabilities of rural women. Educational attainment among women remains low, with boys often prioritized for schooling. Fewer than 60 % of women in poor households are literate, compared to over 80 % of their male counterparts.⁴⁴ Traditional expectations frequently place the burden of household responsibilities and sibling care on girls, limiting their regular school attendance and contributing to high dropout rates.

Despite improvements in school enrolment linked to national education development plans, dropout rates remain high. In 2019, over 70 districts—mostly in rural areas—saw an increase in primary school dropouts.⁴⁵ The COVID-19 pandemic further exacerbated this trend, particularly among economically disadvantaged families. Girls were disproportionately affected, as financial strain led families to deprioritize their education. The disparity is stark: while 91 % of girls from high-income households complete lower secondary education, only 13 % from low-income households do the same.⁴⁶

Rural women are also disadvantaged by a widening digital divide. In Laos, women are 51 % less likely to access the internet via mobile phones, representing the widest gender digital gap among ASEAN countries.⁴⁷ This lack of digital access deepens women's marginalisation by limiting their access to valuable agricultural information, markets, and government services. Improved digital access could significantly lower transaction costs, enhance knowledge of farming techniques, and boost productivity and resilience.

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44. United Nations Development Programme. (2017.). *Human Development Report: Graduation from Least Country Status: Lao PDR 2017*. <https://www.undp.org/sites/g/files/zskgke326/files/migration/la/5th-NHDR---Lao-PDR.pdf>
45. Xinhua News Agency. (2020). *Lao school dropout rates rise in rural areas: Report*. XinhuaNet. http://www.xinhuanet.com/english/2020-01/27/c_138736693.htm
46. United Nations Conference on Trade and Development (UNCTAD). (2022). *Vulnerability profile: Lao People's Democratic Republic*. <https://unctad.org/publication/vulnerability-profile-lao-peoples-democratic-republic>
47. GSMA. (2020). *The Mobile Gender Gap Report 2020*. <https://www.gsma.com/mobilefordevelopment/wp-content/uploads/2020/05/GSMA-The-Mobile-Gender-Gap-Report-2020.pdf>

In addition to domestic responsibilities, rural women contribute significantly to agricultural labour yet face limited access to resources, markets, extension services, and training. They are often excluded from key decisions in farming households and community settings, including choices around crop selection and resource distribution. These systemic inequalities hinder their ability to improve productivity and achieve economic independence.

Gender-based violence remains a serious concern. Traditional gender roles and social stigma often keep domestic violence hidden, yet one in five women reports being a victim.⁴⁸ Girls are also vulnerable to early pregnancy and child marriage, with 9.4 % of girls aged 15 to 19 already pregnant or mothers.

Crises such as the COVID-19 pandemic and climate-related emergencies disproportionately impact women due to these pre-existing inequalities. Women often have fewer coping mechanisms and limited access to recovery resources. In the absence of gender-sensitive social protection programmes, rural women are further marginalized during crises and face prolonged recovery periods.

Gender Equality and Political Representation

The 2021 elections in Laos marked progress in women’s political representation, with 150 female assembly members elected, including 39 from indigenous communities. Despite these gains, women remain underrepresented in senior government and leadership positions.

Following these elections, the government endorsed two major initiatives: the Second National Plan of Action on Preventing and Elimination of Violence Against Women and Violence against Children 2021–2025, and the Fourth National Plan of Action on Gender Equality 2021–2025.

Laos has established a solid legal framework to promote gender equality, supported by three key institutions: the National Commission for the Advancement of Women (NCAW), the Lao Women’s Union (LWU), and the Women’s Caucus of the National Assembly Standing Committee. However, the implementation of gender equality laws remains weak due to limited capacity, insufficient technical knowledge, and budgetary constraints.

48. Luxembourg Development Cooperation Agency. (2021). *Gender equality in Lao PDR*. https://luxdev.lu/files/documents/Genre_LAO_vF.pdf

As a result, gender considerations are often absent from policy design and implementation. Many policies do not incorporate sex-disaggregated data or account for differing needs and experiences of men and women. This oversight can result in programmes and services that unintentionally reinforce inequality and limit women's access to the full benefits of development.

COMMUNITY EXPERIENCES: FINDINGS FROM THE COMMUNITY-BASED PARTICIPATORY RESEARCH (CBPR)

Socio-economic Challenges and Food Insecurity

In Hadkunxa village, farmers cultivate an average of 0.16 to 1 hectare of land each, with a total of approximately 125 hectares of cultivated land across the village. Commonly grown crops include tobacco, corn and various vegetables. Most farmers practice an integrated farming system, raising both crops and livestock on the same plots. Land is typically inherited from parents and jointly owned by two people. However, this inherited land is often insufficient to meet both subsistence and income-generating needs, prompting many farmers to rent additional land from others.

A major challenge reported by women farmers is the rapidly rising cost of living. Inflation has significantly increased the prices of essential goods and basic necessities, many of which are imported from neighboring countries—Thailand, China, and Vietnam. Fluctuating exchange rates further contribute to the frequent and steep price hikes of consumer goods.

Although crop yields have been affected by the impacts of climate change, most farmers have managed to maintain relatively stable incomes. However, the rising costs of living have eroded their purchasing power, leaving households with less disposable income and limited capacity to save.

As a result, many farmers are now struggling to buy the same quantity or quality of food for their families, despite maintaining similar income levels. This growing disparity poses an increasing threat to household food security.

COVID-19 Impacts on Rural Economies

The COVID-19 lockdown imposed by the government to curb infections had a profound impact on Hadkunxa Village. Movement restrictions and bans on social events, including marriage ceremonies, confined farmers largely to their home compounds. The absence of food aid during the lockdown exacerbated the financial strain on households already facing drastically reduced, if any, sales. Consequently, many farmers were forced to take out loans from banks to cover their pandemic-related losses.

Hadkunxa Village recorded a total of 20 COVID-19 cases. In response, government health workers distributed personal protective equipment (PPE), including face masks, hand sanitizers, and soap, and conducted awareness campaigns on the virus and hygiene practices. Full vaccinations were administered at public hospitals for all villages under the Department of Health's jurisdiction.

The nationwide lockdown also prohibited the organisation of traditional and social events across all provinces, districts, and villages. These events had previously been important sources of income for Hadkunxa farmers, and their cancellation further disrupted local livelihoods. Movement restrictions also prevented middlemen and traders from reaching villages and transporting produce to markets, sharply reducing farmers' ability to earn income. On the few occasions farmers were able to sell produce locally, they faced extremely low farmgate prices.

To prevent their harvests from spoiling, many farmers gave away produce for free within the community. While this helped address food shortages in the absence of government food assistance, it resulted in significant financial losses for those who had invested heavily in crop production. To cope and eventually recover, many farmers turned to the Promotion of Agriculture Bank for loans. These loans, with an interest rate of 0.5 % per month, were intended to sustain their farm operations and facilitate post-lockdown recovery. However, they also added to the financial burden on farmers, making the path to economic stability increasingly difficult.

Climate Change Impacts

Since 2008, farmers in the village have observed significant effects of climate change, which have directly affected their livelihoods and crop

production. Extreme drought and water scarcity are common during the dry season (November to April), while heavy rainfall and flooding frequently occur during the wet season (May to September). These floods have destroyed several hectares of cash crops, with smallholder farmers bearing the brunt of the damage.

The combined effects of erratic weather patterns throughout both seasons have led to substantially lower yields and reduced farmers' incomes. However, during the transitional month of October, yields typically improve, offering a brief period of respite that helps stabilise their livelihoods, albeit temporarily.

Risks of Pesticide Exposure for Women

The women interviewed during the CBPR study were all members of the Good Agricultural Practices (GAP) production group. As a result, they were already aware of the health risks associated with Highly Hazardous Pesticides (HHPs), and were informed about methods to reduce pesticide use and avoid negative health impacts.

Farmers noted that heavy pesticide use had degraded the soil, negatively affecting crop yields. In response, many are making efforts to reduce their dependence on chemical inputs.

Some farmers reported that their personal risk of exposure to HHPs was low because they often hired others to apply the chemicals. However, they remain vulnerable to indirect exposure, particularly through the contamination of natural water sources, which limits their access to clean water.

On a positive note, the women have joined a Crop Society Collective, which provides some livelihood support. Through the group, members can borrow shared farming tools, such as a tractor, and they have also received biofertiliser support to aid in transitioning toward more sustainable agricultural practices.

Gender Norms and Discrimination

Specific cases of gender-based violence were not raised during the CBPR study. However, the women shared that there is a general reluctance to speak openly about domestic violence within the community due to feelings of embarrassment or shame.

In terms of gender-based discrimination, participants affirmed that girls are less likely to be sent to school compared to boys.

It was also shared that women rarely assume leadership roles in the community. This appears to stem from prevailing gender norms that limit opportunities for women and girls, as well as the lack of safe spaces to express their concerns. As a result, many women lack the confidence to advocate for issues related to their livelihoods, rights, and well-being.

Gaps in Rural Healthcare and Access to Social Protection

In Hadkunxa Village, the intersection of healthcare and social protection reveals significant gaps in support for farmers and rural residents. While women farmers reported no serious health issues related to pesticide use, largely because they hire others to handle the spraying of HHPs, the lack of comprehensive healthcare coverage remains a pressing concern. One farmer's experience with a chronic condition related to arterial fat underscored the financial strain of medical treatment, as government-provided social insurance was not available to cover the costs.

The absence of welfare services and social protection initiatives for farmers is particularly striking. Most villagers assume they are ineligible for such programmes, having never received information from local authorities or government agencies about available schemes. This information gap is worsened by the community's tendency to follow local leaders without question. In the absence of proactive outreach from officials, awareness of social protection opportunities remains virtually non-existent. A common misconception persists that only government employees are eligible for social protection programmes and health insurance.

While a local community welfare programme does exist, it operates at a minimal level. The programme provides modest support in the event of a family bereavement, with each household contributing 20,000 kips (approximately USD 1.14) to the affected family. However, this limited assistance does little to meet broader healthcare and social protection needs of the community.

The lack of awareness and access to social protection schemes places a heavy burden on villagers, especially during illness or in managing chronic health conditions. Despite often struggling to earn enough to build savings or prepare for emergencies, residents must cover the full cost of healthcare services out of pocket.

RURAL WOMEN'S PRIORITIES IN SOCIAL PROTECTION

The experiences of women farmers in Hadkunxa Village highlight the urgent need for better communication about existing social protection programmes, as well as the development of more comprehensive healthcare services and social safety nets for rural communities. Addressing these gaps could significantly enhance the resilience and well-being of farmers and their families, especially during times of crisis such as health emergencies or economic downturns.

Recommendations gathered through CBPR reflect key priorities identified by rural women. These include improving access to healthcare and strengthening services in public hospitals to better serve rural populations. The women suggested that the government should assess the performance of healthcare providers and enforce codes of conduct to prevent discrimination against low-income patients.

They also emphasised the importance of regular information dissemination about social protection schemes in rural areas. Farmer groups could be mobilised to raise awareness and increase participation in these programmes. In addition, CSOs were encouraged to support farmers by advocating for their needs, bridging policy gaps, and ensuring continued government support.

The women further highlighted the need for technical assistance in product processing and marketing, which would improve farmers' competitiveness and contribute to income stability, particularly in light of rising costs of living and the growing impacts of climate change.

Finally, they called for the development of stronger, more comprehensive policies to ensure safer working conditions. This includes raising awareness about the dangers of hazardous agrochemicals and implementing measures to protect human health and the environment from their harmful effects.

RECOMMENDATIONS

In addition to the insights gathered from women farmers through the Community-Based Participatory Research (CBPR), the following key recommendations are put forth to the Laos government and ASEAN, aimed



at strengthening social protection and promoting inclusive, sustainable development:

To the Lao National Government

- ▶ **Ensure Equitable Access to Healthcare:** Strengthen access to health services by ensuring all provincial healthcare institutions are equipped with adequate facilities, so that quality healthcare is equally accessible to all members of the Laotian population, particularly marginalised groups in rural communities.
- ▶ **Disseminate Information on Social Protection Rights:** Regularly distribute clear, up-to-date information about people’s rights, especially on the right to social protection, among farmers in rural areas to ensure they have adequate coverage and the necessary resilience to endure future emergencies and crises.
- ▶ **Improve Quality of Healthcare Services:** Enhance the quality of care provided by health workers by enforcing stricter codes of conduct within public hospitals and health institutions to eliminate all forms of discrimination against rural communities.
- ▶ **Phase Out Highly Hazardous Pesticides (HHPs):** Introduce and enforce bans on HHPs in agricultural practices and actively promote the transition, particularly for rural women, to agroecological methods through comprehensive support strategies.
- ▶ **Promote Equity in ASEAN Leadership:** Lead efforts to consolidate and prioritise equitable advocacy at the regional level, with a strong focus on upholding the rights of marginalised groups and enhancing environmental and developmental justice.

To ASEAN

- ▶ **Adopt Inclusive Social Protection Frameworks:** Develop and implement comprehensive social protection policies, strategies and guidelines applicable across ASEAN member states, with a focus on informal workers, women and men farmers and agricultural workers.
- ▶ **Advance Agroecology Policies for Sustainable Agriculture:** Formulate and adopt agroecology policies and strategies that promote equitable and sustainable agricultural practices, safeguard the rights and welfare of people, and protect the environment across ASEAN countries.

CONCLUSION

Despite the importance of social protection policies, women and agricultural workers in Laos continue to face numerous challenges in accessing and benefiting from existing initiatives. Barriers such as entrenched cultural norms, limited awareness, and low financial literacy often prevent these groups from fully utilising available support. Additionally, administrative and logistical hurdles further impede vulnerable populations from receiving the assistance they need.

Addressing these issues requires not only improvements in the design and delivery of social protection programmes but also increased outreach and inclusivity. This may involve community-based awareness campaigns, simplified application processes, and greater local-level support to ensure that policies effectively reach and benefit those most in need.

The continuous enhancement of social protection policies for women and agricultural workers is vital to addressing systemic inequalities and promoting sustainable development. Women in rural areas, in particular, often face compounded challenges such as limited educational opportunities and restricted access to economic resources. Strengthening gender-responsive social protection can empower women by providing financial assistance, access to healthcare and education, and opportunities for skills development. Such targeted measures can help reduce the gender gap, support women's active participation in the workforce, and contribute to inclusive economic growth.

In the agricultural sector—employing a significant portion of the population—robust social protection policies are critical. These can help ensure fair wages, safer working conditions, and improved resilience to

climate change and economic shocks. Agricultural workers, who form the backbone of Laos' economy, frequently endure precarious employment and remain highly vulnerable to external disruptions. Comprehensive social protection can provide them with a much-needed safety net, helping to secure livelihoods during lean periods and in the aftermath of natural disasters. Moreover, well-designed policies can promote sustainable farming practices and support a transition to more resilient agricultural systems.

Finally, the importance of strengthening national resilience policies in Laos cannot be overstated. The country faces a range of challenges—from economic shocks to natural disasters, including the growing impacts of climate change and public health emergencies. A robust national resilience framework allows for timely, coordinated responses to such crises. By investing in critical infrastructure, healthcare systems, inclusive social protection, and gender equality—starting at the community level—Laos can better mitigate risks and enable faster recovery. Integrating resilience-building into social protection frameworks will create a more adaptive and secure system, one that safeguards citizens not only in times of crisis but also during everyday life, thereby reinforcing the country's long-term socio-economic stability.

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CHAPTER 5

Cambodia

Social Protection and Labour Rights for Rural Women Farmers, Indigenous Women, and Women Agricultural Workers



**Rural Women's Association
for Agroecology (RWAA)**

EXECUTIVE SUMMARY

This report highlights the realities and persistent challenges faced by rural and indigenous women across multiple provinces in Cambodia. While social protection schemes exist, their coverage remains limited, and access for small-scale farmers, indigenous peoples and agricultural workers, particularly women, continues to be a major challenge. Many are unaware of their rights and must actively assert them to access government welfare and company-provided benefits. These women often work for low wages, live in poor conditions, and face inadequate access to healthcare. Moreover, they are increasingly displaced from ancestral and agricultural lands due to mining operations, deforestation and large-scale land conversions.

Farming communities are highly vulnerable to livelihood loss due to crop failure, climate change and the recent pandemic. The widespread use of pesticides, particularly Highly Hazardous Pesticides (HHPs) in rice farming and rubber plantations, raises serious concerns about health impacts and biodiversity loss. Agricultural workers require stronger protections and safer, more equitable working conditions. It is also essential to create platforms where their voices can be heard and represented in policy processes.

Rural women proposed several key recommendations to both the Cambodian government and ASEAN. These include increasing awareness about social protection schemes, and strengthening reforms to make such programs more inclusive, adaptive, and gender-responsive. The government must play a central role in providing technical support and subsidies to help farmers build climate resilience and shift from harmful to sustainable agricultural practices.

INTRODUCTION

Cambodians have a long-standing tradition of communal solidarity, especially among rural Khmer and indigenous communities. Life events such as funerals, weddings, and harvest seasons were historically supported

through reciprocal labour, bartering and collective care systems.¹ These traditional forms of mutual aid played a vital role in social cohesion and rural resilience.

However, over time, these communal support mechanisms have been increasingly disrupted by poverty, migration, natural disasters, rising healthcare costs, disability, and an ageing population. These disruptions intensified with the introduction of Green Revolution technologies in Cambodia's food and agriculture systems, which further shifted the dynamics of rural life, undermining collective systems of cooperation.²

Today, the erosion of traditional safety nets has left many rural and indigenous communities more vulnerable to economic, environmental, and social shocks. Addressing these challenges requires a people-centred approach to social protection and is adaptive to the evolving needs of rural populations.

Methodology

This research employed a Community-Based Participatory Research (CBPR) approach to collect primary data from indigenous and rural farmers, as well as plantation workers—focusing primarily on women—in various locations across Cambodia. In addition to interviews and field observations conducted in villages located in the Preah Vihear, Kampong Thom, and Ta Keo provinces, the research team engaged with individual experts on social assistance and protection schemes, particularly those affiliated with civil society organisations, to contextualise empirical data and validate the findings.

CBPR activities were conducted in nine (9) villages across the three provinces, involving a total of 98 participants, of whom 84 were women. Participants, aged between 15 and 65, were selected through convenience sampling based on the following criteria:

- ▶ Belonging to poor agricultural households;
- ▶ Working as self-employed farmers or agricultural labourers on private plantations;
- ▶ Identification as indigenous Kui women or rural women engaged in farming.

1. Seng, S. (2004). *The Transformation of Northeastern Cambodia: The Politics of Development in an Ethnic Minority Community of Yak Kaol, O'Chum District Ratanakiri Province*.

<http://cmuir.cmu.ac.th/jspui/handle/6653943832/35502>

2. Ibid.

Among the women participants, 16 held IDPoor cards. All participants were native residents of their respective villages and had agricultural experience ranging from a few years to 40 years. The average cultivated landholding ranged between 0.5 and 3 hectares, typically acquired through inheritance, redistribution, or purchase from fellow villagers.

The participants primarily cultivated cash crops such as cassava and cashew nuts, along with fruits like bananas, mangoes, coconuts, and java plum (*Syzygium cumini*), using both local and imported seed varieties depending on the location.

To complement the primary research, secondary data was gathered through desk reviews of policies, legislation, national statistics, and research studies. This secondary research addressed broader themes including social protection initiatives, labour rights, gender issues, climate change, the impact of the COVID-19 pandemic, and land-related concerns. These sources helped bridge the information gaps arising from limited access to data from local authorities and state officials, and provided critical context for the cross-cutting gender analyses throughout the study.

CAMBODIA CONTEXT

Cambodia's recent economic progress has been uneven. The COVID-19 pandemic caused a 3.1 % contraction in the economy and a 20 % decline in benefits from the Generalized System of Preferences (GSP).³ While the post-pandemic recovery led to a 5.5 % growth rate in 2023—indicating a rebound—the National Bank of Cambodia (NBC) warned of mounting external risks,⁴ including rising household debt and growing domestic credit exposure in the real estate sector.⁵

As of 2023, Cambodia had a population of approximately 16.9 million, with women comprising about half of the total. The population has been growing at an average annual rate of 1.4 %, and household sizes have increased by 4.3 %. An estimated 4.9 % of the population are persons with

3. Asian Development Bank. (2021). *Cambodia Agriculture, Natural Resources and Rural Development Sector Assessment, Strategy, and Road Map*. <https://www.adb.org/sites/default/files/publication/718806/cambodia-agriculture-rural-development-road-map.pdf>

4. Khmer Times. (2024). *Cambodia's Economy Expected to Grow 6.4% in 2024*. Khmer Times. <https://www.khmertimeskh.com/501430154/cambodias-economy-expected-to-grow-6-4-pct-in-2024/>

5. World Bank. (2023). *Cambodia Economic Update: From Recovery to Reform*. <https://www.worldbank.org/en/news/video/2023/11/22/cambodia-economic-update-from-recovery-to-reform> .

disabilities (PWDs) requiring social protection and support services, with 1.2 % experiencing more severe disabilities, including older adults.⁶

Of the 11.5 million working-age Cambodians, 6.1 million are women and 5.4 million are men.⁷ In 2021, approximately 9 million people aged 15 to 64 were employed. A significant majority—7.9 million people (77.4 % of the working-age population)—were employed across both formal and informal agriculture sectors. Women are slightly overrepresented in the informal agriculture and domestic work sectors. Additionally, there were 182,994 Cambodian migrant workers working abroad.

In terms of household income sources, 42.3 % of households primarily relied on formally paid employment, followed by family farming or fishing (32 %), and non-agricultural household-operated businesses (21.9 %).⁸

Table 1: Employed Population in the Informal and Formal Sectors⁹

Sector	Both Sexes	Male (number)	Female	Both Sexes	Male (%)	Female
Informal Sector						
Agriculture	2,400,241	1,316,649	1,175,592	31.6	32.0	31.2
Non-agriculture	3,612,740	1,874,307	1,738,433	45.8	45.5	46.2
Subtotal (Informal Sector)	6,104,981	3,190,956	2,914,025	77.4	77.5	77.4
Formal Sector						
Agriculture	71,066	44,840	26,226	0.9	1.1	0.7
Non-agriculture	1,601,308	842,890	778,418	20.6	20.5	20.7
Subtotal (Formal Sector)	1,692,374	887,730	804,644	21.5	21.6	21.4
Household Sector						
Subtotal (Household Sector)	85,751	38,779	46,972	1.1	0.9	1.2
Total	7,883,106	4,117,464	3,705,641	100.0	100.0	100.0

In Cambodia, informal and precarious employment remains widespread. The country continues to grapple with one of the highest rates of working

6. International Labour Organization (ILO). (2018). *Game-changers: Women and the Future of Work in Asia and the Pacific*. <https://www.ilo.org/publications/game-changers-women-and-future-work-asia-and-pacific>

7. Ibid.

8. Ibid.

9. National Institute of Statistics and Ministry of Planning. (2019) *Report on the Cambodia Labour Force Survey 2019*. https://www.nis.gov.kh/nis/CLFS/CLFS19_Final_Full%20Report_EN.pdf

poverty globally, with more than 40 % of the workforce working excessive hours.¹⁰ Women, in particular, are disproportionately affected by low wages and poor working conditions. Additionally, there is a notable presence of elderly individuals in the labour force, though their poverty rates are relatively lower than the general population. However, as the population ages, reliance on informal support systems for the elderly presents growing concerns.

Persons living with disabilities face an elevated risk of poverty and social exclusion. Many rural households—though only slightly above the poverty line—remain highly vulnerable to shocks from climate change and other crises. As of 2022, 16.6 % of Cambodians were multidimensionally poor, while an additional 20.5 % were classified as vulnerable to multidimensional poverty.¹¹ Many rural communities still lack adequate access to electricity, clean water, healthcare, sanitation, and irrigation infrastructure, further exacerbating inequality and fragility.¹²

Cambodia has made notable strides in improving maternal, infant, and young child nutrition. Encouraging progress has been observed in reducing low birth weight, with only 12.1 % of infants affected.¹³ However, significant challenges remain. Stunting affects 32.4 % of children under the age of five, a rate that exceeds the regional average in Asia.¹⁴ The prevalence of wasting among children under five is 9.7 %, underscoring the continued need for targeted nutrition interventions. While Cambodia has made gains, sustained investment and commitment to nutrition initiatives are essential to ensure the long-term well-being of its population.

To prevent a regression into high poverty rates and to address the persistent lack of access to basic services, robust data collection and inclusive community consultations are critical in shaping comprehensive, adaptive social protection systems. These efforts must prioritise the specific needs

10. Organisation for Economic Co-operation and Development (OECD). (2017). *Assessment and Recommendations in Social Protection System Review of Cambodia*. https://www.oecd-ilibrary.org/assessment-and-recommendations_5jfm0m63q85f.pdf

11. United Nations Development Programme (UNDP). (2023). *2023 Global Multidimensional Poverty Index (MPI): Unstacking global poverty: Data for high impact action*. <https://hdr.undp.org/content/2023-global-multidimensional-poverty-index-mpi>

12. Zambra Taibo, C., O’Keefe, P. B., Provo, A. M., Beng, S., & Hoyning, K. P. (2018). *Realizing the promise of social assistance: Cambodia policy note*. Washington, D.C.: World Bank Group. <http://documents.worldbank.org/curated/en/241131543595892968/Realizing-the-Promise-of-Social-Assistance-Cambodia-Policy-Note>

13. Global Nutrition Report. (n.d.). *Nutrition Profile: Cambodia*. <https://globalnutritionreport.org/resources/nutrition-profiles/asia/south-eastern-asia/cambodia/>

14. Ibid.



of indigenous and rural women farmers, ensuring that social protection measures are accessible, inclusive, and responsive. Doing so will help lay a strong foundation for a resilient and sustainable economy, built on a people-centred approach that leaves no one behind.

Social Assistance and Social Security: Coverage, Gaps and Progress

In the 1950s, Cambodia launched its first Social Security Scheme under the Royal-KRAM administration. However, this system was systematically dismantled during the Pol Pot regime.¹⁵ Following the regime's collapse in 1979 and the reinstatement of the Cambodian government, efforts began to gradually rebuild the country's social security infrastructure. At that time, Cambodia's social protection system was in its infancy and was developed incrementally, aligned with the country's broader social and economic recovery. A series of government decisions in the early 1980s marked the beginning of renewed efforts to provide social security benefits.¹⁶

Social protection is recognised as a fundamental human right under Article 22 of the **Universal Declaration of Human Rights** and is a central goal of the UN Sustainable Development Agenda 2030.^{17, 18} The Cambodian Constitution, through Articles 36 and 75, guarantees every citizen the right to social security—a provision formally established in 1991 following the

15. National Social Security Fund (NSSF). (n.d.). *National Social Security Fund (NSSF) Profile*.
<https://www.asean-ssa.org/files/Organisation%20Profiles/NSSFC.pdf>

16. Ibid.

17. United Nations. (1948). *Universal Declaration of Human Rights*.
<https://www.un.org/en/about-us/universal-declaration-of-human-rights>

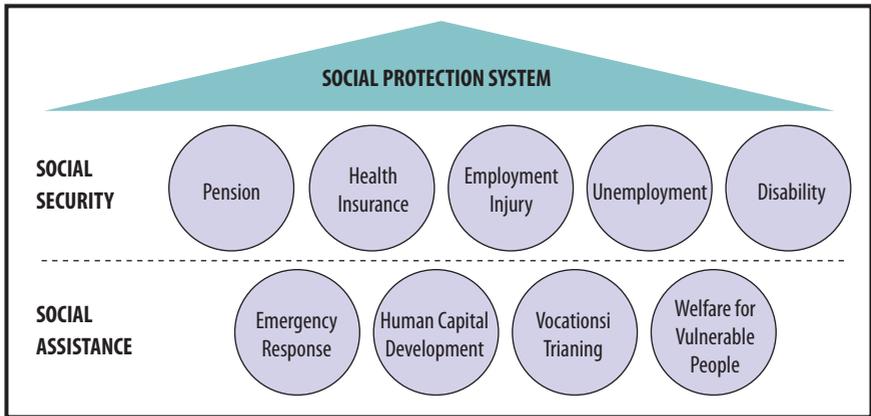
18. International Labour Organization (ILO). (n.d.). *SDG Note: Social Protection*.
<https://www.ilo.org/media/57166/download>

Paris Peace Agreement.¹⁹ Despite this, implementation has faced persistent challenges, including limited coverage and insufficient programme delivery, such as with the IDPool programme.

In response to these gaps, the **National Social Protection Policy Framework 2016–2025** (NSPPF) was introduced as the government’s flagship initiative to strengthen social protection. It reflects a long-term commitment to reducing poverty, vulnerability, and inequality, while promoting human development and sustainable economic growth.²⁰ Acknowledging the transformative potential of social protection, the World Bank emphasised the need for the NSPPF to be expanded gradually into a more comprehensive social security system, starting with improvements in institutional capacity and implementation processes.²¹

Currently, Cambodia’s social protection system is structured around two major pillars defined by the State: “social assistance” and “social security” (Figure 1).

Figure 1: Social Protection Systems in Cambodia²²



- 19. Office of the United Nations High Commissioner for Human Rights (OHCHR). (2011). *Cambodia: 20 years after the Paris Peace Agreements*. <https://www.ohchr.org/en/stories/2011/10/cambodia-20-years-paris-peace-agreements>
- 20. Asian Development Bank (ADB). (2016). *National Social Protection Policy Framework 2016-2025*. <https://www.adb.org/sites/default/files/linked-documents/cam-53308-001-tar-ld-02.pdf>
- 21. World Bank. (2018). *Realizing The Promise of Social Assistance Cambodia Policy Note*. <https://documents1.worldbank.org/curated/en/241131543595892968/pdf/128268-REVISED-WP-PUBLIC-Social-Assistance-web.pdf>
- 22. Lawreniuk, S. and Nuon, V. (2021) *Social Protection for the Apparel industry in Cambodia: Gaps and opportunities*. Oxfam. <https://cambodia.oxfam.org/latest/publications/social-protection-apparel-industry-cambodia-gaps-and-opportunities>

Social assistance in Cambodia includes programmes such as the Health Equity Fund (HEF) and school scholarship schemes, which provide non-contributory financial and in-kind support to poor and vulnerable families.²³ A key tool in identifying beneficiaries is the Ministry of Planning's Identification of Poor Households programme, widely known as **IDPoor**.²⁴ While this system is central to most assistance efforts, the support provided is often limited in scope and scale.

Under the IDPoor programme, beneficiaries are defined as “the poorest of the poor” and include vulnerable individuals who are entitled to social assistance. Similar to other low- and middle-income countries, Cambodia's limited fiscal resources constrain the reach of these programmes.²⁵ Support includes school feeding initiatives and scholarships for children, as well as financial assistance for older persons and persons with disabilities (PWDs).²⁶

In contrast, social security is a contributory system in which both employers and employees contribute financially to insure workers against income loss. These funds are designed to be self-sustaining through contributions and investment returns. Cambodia's primary schemes under this system include the National Social Security Fund (NSSF), covering employment injury, health, and pensions; the NSSF for Civil Servants (NSSF-C); the National Fund for Veterans (NFV); and the recently introduced Voluntary Social Security for Healthcare.²⁷ These institutional frameworks provide protections against illness, workplace injuries, disability, maternity, and old age.²⁸

23. Organisation for Economic Co-operation and Development (OECD). (2017). *Social Protection System Review of Cambodia*. *OECD Development Pathways*. https://www.oecd-ilibrary.org/development/social-protection-system-review-of-cambodia_9789264282285-en

24. Department of Identification of Poor Households. (n.d.). *About the Identification of Poor Households Programme in Cambodia*. <https://idpoor.gov.kh/en/about/>

25. World Bank. (2018). *Realizing the Promise of Social Assistance: Cambodia Policy Note*. <http://documents.worldbank.org/curated/en/241131543595892968/Realizing-the-Promise-of-Social-Assistance-Cambodia-Policy-Note>

26. *Ibid.*

27. In August 2023, the Cambodia Government promulgated the Sub-Decree No. 280 on Conditions, Process and Procedures for the Implementation of the Voluntary Social Security Scheme on Healthcare. Based on voluntary contribution, it covers self-employed individuals and dependents of NSSF members including their spouses and children under the age of 18. https://data.opendevdevelopmentcambodia.net/laws_record/sub-decree-no-280-on-conditions-process-and-procedures-for-the-implementation-of-the-national-social-security-funds-health-insurance-dcb4-4c7e-852e-5f547bec253e

28. International Labour Organization (ILO). (2024). *Assessment of the Cambodian National Social Security Fund's health insurance schemes*. <https://www.google.com/url?q=https://www.ilo.org/publications/assessment-cambodian-national-social-security-funds-health-insurance&sa=D&source=docs&ust=1724226031375381&usg=AOvVaw1TSUfn2KclsTwG3HZ2guk9>

According to the International Labour Organization (ILO), 1,533,330 workers were enrolled in NSSF healthcare schemes in 2021—19 % from the public sector and 81 % from the private sector. However, only 41 % of the workforce are active contributors, indicating a significant coverage gap. Data from the NSSF also shows that between 60–75 % of contributors are women, largely due to their overrepresentation in the garment, footwear, and luggage manufacturing sectors, which account for 80 % of NSSF membership.²⁹ Despite this, the schemes do not explicitly include rural women farmers, agricultural workers, indigenous peoples, or others in informal rural livelihoods—unless they are registered under the IDPoor programme.³⁰

Social protection schemes are intended to provide a nationally defined minimum standard of basic social security guarantees. These should ensure:³¹

- ▶ Pregnant women have access to maternal and reproductive healthcare.
- ▶ Children receive the nutrition, care, and education essential for their development.
- ▶ People of working age have income security when they cannot work due to illness, disability, unemployment, or maternity.
- ▶ Older persons can access pensions and basic income support.

Despite clearly defined objectives under the NSSF and other frameworks (Annex 3) the coverage of social assistance remains weak and fragmented. For instance, during the COVID-19 pandemic, only 692,092 poor households—around 2.7 million people—received emergency cash transfers as of March 2021.³² This accounted for less than half of those living in or near poverty, underscoring the gaps in outreach and coverage.³³

29. Ibid.

30. Oxfam in Cambodia. (n.d.). *Social Protection Need for Informal Economy Workers in Cambodia*. <https://cambodia.oxfam.org/latest/stories/social-protection-need-informal-economy-workers-cambodia>

31. ILO. (2012). *R202 - Social Protection Floors Recommendation, 2012 (No. 202)*. https://normlex.ilo.org/dyn/normlex/en/f?p=NORMLEXPUB:12100:0::NO::P12100_INSTRUMENT_ID:3065524

32. Vanyuth, C. (2021). ID Poor scheme sees \$291 million given to 700,000 households. *Khmer Times*. <https://www.khmertimeskh.com/830242/idpoor-scheme-sees-291-million-given-to-700000-households/>

33. Oxfam in Cambodia (2021). *Research study: Cambodia's citizen's awareness and access to information on social protection schemes*. <https://cambodia.oxfam.org/latest/publications/research-study-cambodias-citizens-awareness-and-access-information-social>

Access to social protection remains especially limited for informal agricultural workers and rural populations. A 2022 Oxfam study found that approximately two-thirds of informal workers were unaware of the NSSF entirely. Barriers included limited understanding of registration and benefits, income instability, and lack of trust in the system. Specific concerns cited were doubts about transparency (14.3 %), value for money (18.3 %), and institutional trust (46.9 %).³⁴

While public financial management reforms over the past decade have improved budgetary efficiency, their impact on social protection remains constrained by economic shocks. In 2018, a public budget surplus of approximately USD 150 million could have significantly closed poverty gaps, but was not fully leveraged for social safety nets.³⁵ Before the pandemic, this surplus was estimated to be more than twice the amount needed to reduce poverty to below 3%, assuming the NSPPF's recommended benefit size of 20% of the poverty line.³⁶

Economic setbacks in 2021–2022, with a growth rate of only 3–4%, further limited resource mobilisation.³⁷ As a result, social security benefits remained available only to formal contributors, leaving many rural households, small-scale farmers, and indigenous peoples without access to critical support.

Nonetheless, recent government initiatives reflect a growing commitment to expanding social protection. According to Pen Sopakphea, chair of the National Social Protection Council (NSPC) executive committee, public investment in social protection rose from 1% of GDP in 2018 to 3% in 2022. Coverage also expanded from 26.5% to 42% of the population, with 6.6 million beneficiaries reported by the end of 2023.³⁸

However, Cambodia's social protection programmes continue to rely heavily on international aid. A notable example is the USD 274 million

34. Oxfam in Cambodia. (2022). *Contributory Capacity of Informal Economy Workers to the National Social Security Fund*. <https://cambodia.oxfam.org/latest/publications/contributory-capacity-informal-economy-workers-national-social-security-fund>

35. VietnamPlus. (2020). *Cambodia suggested spending more on poverty reduction*. <https://en.vietnamplus.vn/cambodia-suggested-spending-more-on-poverty-reduction-post182285.vnp>

36. UNDP. (2020). *Meeting the Costs and Maximizing the Impact of Social Protection in Cambodia*. https://www.undp.org/sites/g/files/zskgke326/files/migration/kh/_Social-Protection_2020.pdf

37. Asian Development Bank. (2021). *Cambodia Agriculture, Natural Resources and Rural Development Sector Assessment, Strategy, Road Map*. <https://www.adb.org/sites/default/files/publication/718806/cambodia-agriculture-rural-development-road-map.pdf>

38. Phnom Penh Post. (2024). *Social Protections Now Reach 42% of Population, Says Pormmoniroth*. <https://www.phnompenhpost.com/national/social-protections-now-reach-42-of-population-says-pormmoniroth>

loan from the World Bank under the *Cambodia Growth and Resilience Development Policy Operation*, aimed at strengthening economic resilience and inclusive reforms.³⁹ While beneficial, such reliance raises concerns about the long-term political and fiscal independence of Cambodia's welfare systems.

Several initiatives are exploring pathways to extend protection to informal sectors. One example is the Advancing Social Protection in Cambodia Project (ASPC), led by the European Union, UNICEF, and the ILO (2021–2024). The project targets informal workers, the elderly, youth, PWDs, and the rural poor,⁴⁰ aiming to:

- ▶ Expand coverage to previously excluded groups;
- ▶ Enhance service delivery and coordination between assistance and security systems;
- ▶ Modernise the NSSF to improve administration and transparency.

While the foundations are in place, Cambodia's social protection systems must still overcome systemic exclusion, fragmented service delivery, and lack of awareness among the populations most in need. Addressing these barriers is critical for creating a truly inclusive and resilient system that reaches rural and indigenous women and other vulnerable groups.

Social protection for women farmers, agricultural workers, indigenous peoples and rural populations

Cambodia's social security system, under the National Social Security Fund (NSSF), aims to promote self-sufficiency and extend protection beyond poor households.⁴¹ However, coverage remains limited for informal workers—particularly rural women farmers, indigenous women, and marginalised youth—due to the system's focus on formal employment.

Since 2012, the growth of the agribusiness sector has led to a rise in informal agricultural labour, where statutory pensions and comprehensive social protection are largely inaccessible. Informal workers

39. ReliefWeb. (2022). *New Financing to Support Cambodia's Economic Recovery and Long-Term Resilience*. <https://reliefweb.int/report/cambodia/new-financing-support-cambodias-economic-recovery-and-long-term-resilience>

40. International Labour Organization (ILO). (2024). *Fact Sheet of Advancing Social Protection in Cambodia*. <https://www.ilo.org/publications/fact-sheet-advancing-social-protection-cambodia>

41. Asian Development Bank (ADB). (2022). *Regional: Enhancing ADB's Support for Social Protection to Achieve the Sustainable Development Goals, Cambodia: Social Protection Indicator 2018*. https://www.adb.org/sites/default/files/project-documents/52012/52012-001-tacr-en_3.pdf

typically lack coverage beyond basic healthcare and compensation for work-related injuries.⁴²

Rural communities are especially vulnerable to climate shocks, yet social protection systems provide little beyond short-term emergency relief. Crop failures and damages from extreme weather events often go uncompensated, pushing many farmers into deeper poverty. To address this, agricultural insurance should be integrated into national social protection systems, with the government playing a central role in regulation, financing, and ensuring universal access regardless of contributory capacity.⁴³

Field interviews reveal that rural and indigenous women are often excluded from social protection benefits due to lack of awareness and discrimination. Many were unaware of available programmes, and some reported mistreatment at public health facilities despite holding NSSF cards. In plantation areas such as Kampong Thom and Preah Vihear, health centres are poorly equipped, and maternal and child health services are severely lacking.

Although women account for half of IDPoor cardholders,⁴⁴ indigenous and rural women face numerous barriers in accessing benefits. Since 2019, the government has provided stipends to around 170,000 pregnant women and children under two, with 6,600 women added monthly.⁴⁵ While this marks progress, coverage remains insufficient.

Expanding social protection to reach rural women and informal agricultural workers is critical for building resilience and achieving inclusive development. This requires increased budget allocation, stronger local implementation, improved data collection, and more inclusive design of social protection programmes. A gender-responsive and equitable social protection system is essential for poverty reduction and sustainable development in Cambodia.⁴⁶

42. ILO. (2024). Extending Social Protection for Workers in Cambodia: A Study to Understand the Characteristics of Workers and Enterprises in the Informal Economy. https://www.ilo.org/sites/default/files/wcmsp5/groups/public/@asia/@ro-bangkok/documents/publication/wcms_920120.pdf

43. FAO. (2021). *Protecting Livelihoods - Linking agriculture insurance and social protection*. <https://www.fao.org/policy-support/tools-and-publications/resources-details/en/c/1382170/>

44. United Nations Economic and Social Commission for Asia and the Pacific (ESCAP). (2022). *Valuing and Investing in Unpaid Care and Domestic Work: Country Case Study - Cambodia*. <https://www.unescap.org/kp/2022/valuing-and-investing-unpaid-care-and-domestic-work-country-case-study-cambodia>

45. Ibid.

46. Oxfam in Cambodia. (2022). *Inclusive Social Protection is Critical for Achieving Gender Equity in Cambodia*. <https://cambodia.oxfam.org/latest/blogs/inclusive-social-protection-critical-achieving-gender-equity-cambodia>

GENDERED VULNERABILITIES IN RURAL CAMBODIA

Impacts of COVID-19 Pandemic

The COVID-19 pandemic had far-reaching effects across Cambodia, with nearly half of all enterprises shutting down by mid-2020.⁴⁷ While the agricultural sector remained active—evidenced by rice exports to Malaysia valued at USD 32 million in 2021⁴⁸—both formal and informal agricultural workers suffered significant income instability.⁴⁹



The economic fallout was most deeply felt at the household level. Many small-scale farmers and indigenous families faced sharp income losses, forcing them to take on new debts and loans⁵⁰ that deepened their financial vulnerability. Lockdown measures in 2021 further limited access to essential health services, particularly affecting pregnant women and young children.⁵¹

Nutritional insecurity became more acute during the pandemic, disproportionately affecting rural women and children. Only 61 % of women met minimum dietary diversity standards, and just 31 % of children

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47. Angkor Research and Consulting Centre for Policy Studies, Future Forum and The Asia Foundation. (2021). *Revisiting the Pandemic: Rapid Survey on the Impact of Covid-19 on MSMEs in the Tourism Sector and Households in Cambodia*. The Asia Foundation. <https://asiafoundation.org/wp-content/uploads/2021/08/Revisiting-the-Pandemic-Rapid-Survey-on-the-Impact-of-Covid-19-on-MSMEs-in-the-Tourism-Sector-and-Households-in-Cambodia.pdf>
 48. Phanet, H. (2022). *Cambodia's Rice Exports to ASEAN Increased by 9 percent Over Last Year*. Phnom Penh Post. <https://www.phnompenhpost.com/business/cambodias-rice-exports-asean-increase-9-cent-over-last-year>
 49. ILO-OECD. (2020). *The impact of the COVID-19 pandemic on jobs and incomes in G20 economies*. <https://www.ilo.org/media/395061/download>
 50. World Bank. (2022). *Cambodia Poverty Assessment 2022: Toward a More Inclusive and Resilient Cambodia*. <https://openknowledge.worldbank.org/entities/publication/71c8cd7a-b28b-5688-ba89-5c95af5b4994>
 51. Oxfam in Cambodia. (2021). *Social Protection Empowers Women*. <https://cambodia.oxfam.org/latest/stories/social-protection-empowers-women>

consumed a minimum-acceptable diet,⁵² highlighting the deepening crisis in food security and maternal-child health.

Impacts of Climate Change

Climate change presents significant risks to Cambodia's economy, livelihoods, and ecosystems, compounded by high uncertainty and vulnerability. To address these threats, the Cambodia Climate Change Strategic Plan (CCCSP) 2014–2023 was adopted, backed by a national budget of USD 355 million, which nearly doubled during 2021–2022 to strengthen climate resilience and response efforts.⁵³

However, the CCCSP was critiqued for lacking a fully strategic analysis and for overlooking key areas⁵⁴ such as long-term shock responsive and inclusive engagement with small-scale farmers and indigenous peoples—especially rural women. Its mid-term evaluation highlighted insufficient consideration of gender-differentiated impacts and noted that the plan failed to recognise women as critical agents of change. Without integrating the priorities and capacities of vulnerable groups, climate responses risk being ineffective and inequitable.

In 2023, Cambodia launched the National Cooling Action Plan (NCAP) to promote environmentally friendly, low-carbon cooling solutions.⁵⁵ Sustainable cooling is essential for reducing food loss, improving healthcare access, and protecting against rising climate-related health risks such as heat stress. In Cambodia, heat stress alone accounts for at least USD 1.12 billion in annual GDP losses,⁵⁶ underscoring the urgency of climate-adaptive strategies.

52. World Food Programme (WFP). (2022). *Cambodia COVID-19 Socio-Economic Impact Assessment Phase 2 Report*. <https://www.wfp.org/publications/cambodia-covid-19-socio-economic-impact-assessment-phase-2-report>

53. Asian Development Bank (ADB). (2021). *Cambodia agriculture, natural resources, and rural development sector assessment, strategy, and roadmap*. <https://www.adb.org/publications/cambodia-agriculture-rural-development-road-map>

54. Garcia, J., Chey, T., Gurung, D. (2019). *Midterm Review of Cambodia Climate Change Strategic Plan 2014-2023: Evaluation Report*. As requested by the General Secretariat of the National Council for Sustainable Development (NCSd). https://ncsd.moe.gov.kh/sites/default/files/2019-08/CCCSP%20MTR_Final%20Evaluation%20Report_final_cleared.pdf

55. United Nations Environment Programme (UNEP). (2023). *Cambodia Sets Examples for Climate Action in the Cooling Sector*: United Nations Environment Programme (UNEP). <https://www.unep.org/technical-highlight/cambodia-sets-example-climate-action-cooling-sector>

56. Ibid.

Droughts, flooding, and extreme heat are the most frequent climate change impacts in Cambodia. A 2021 study by the Cambodia Development Research Institute found that these conditions led to crop loss, water shortages, increased debt, forced migration, school dropouts, and even domestic violence.⁵⁷ In flood-prone areas, rural communities suffered damage to crops, homes, and infrastructure, with some incidents resulting in loss of life. The study also revealed that most farmers lacked awareness of climate change and had little to no knowledge of adaptation strategies.

Erratic weather and rising temperatures have lowered crop yields and increased pest and disease outbreaks, pushing many farmers to rely heavily on agricultural inputs—particularly toxic chemicals. This not only harms their health and incomes but also accelerates environmental degradation.^{58, 59} As Pesticide Action Network North America (PANNA) noted, pesticides contribute to climate change throughout their lifecycle—from production to disposal—creating a harmful feedback loop.⁶⁰

Social protection plays a vital role in climate resilience. It can buffer climate shocks through cash and food transfers and support long-term adaptation by enhancing household savings, risk preparedness, and coping capacities.⁶¹

Social and Labour Inequities and Discrimination

In Cambodia's agribusiness plantation areas, agricultural workers—especially rural women and indigenous peoples—remain largely unorganised. There are currently no established trade unions in these sectors to represent their rights or collectively negotiate for better wages, working conditions, or protection from exploitation. This lack of

57. Cambodia Development Resource Institute (CDRI). (2021). *Impacts of Climate Change on Agriculture and Water Resources in Cambodia*. https://cdri.org.kh/storage/pdf/Wp125_Impacts%20of%20CC%20on%20Agriculture%20and%20Water_1622792055.pdf

58. ASEAN, German-ASEAN Programme on Response to Climate Change (GAP-CC), et. al. (2015). *Promotion of Climate Resilience in Rice and Cassava: Cambodia National Study*. https://asean-crn.org/wp-content/uploads/2017/04/Cambodia_FULL-min.pdf

59. Gatto, M., Cabella, R., and Gherardi, M. (2016). *Climate Change: The potential impact on occupational exposure to pesticides*. https://www.iss.it/documents/20126/45616/ANN_16_03_09.pdf

60. Pesticide Action Network (North America). (2023). *Pesticides and Climate Change: A Vicious Cycle*. <https://www.panna.org/wp-content/uploads/2023/02/202301ClimateChangeEngFINAL.pdf>

61. UN ESCAP. (2023). *Social Protection and Climate Change in Asia and the Pacific*. <https://reliefweb.int/report/world/social-protection-and-climate-change-asia-and-pacific>

organisation means that the voices of these communities often go unheard, and their labour rights remain unprotected and poorly enforced.

Although Article 36 of the Cambodian Constitution guarantees all citizens, regardless of gender, the right to form and join trade unions, it also adds that “the organisation and functioning of the trade unions shall be determined by law.” In practice, this clause has led to legal and administrative barriers that hinder unionisation, particularly in sectors outside the formal economy. Rural agricultural workers often lack awareness of their rights under the law, and legal procedures for registering a union are cumbersome and opaque, requiring workers to navigate complex processes without legal assistance.

Agrochemical Dependence Among Farmers

A baseline study conducted by ActionAid found that Cambodia’s dominant agricultural production model is organised through contract farming arrangements aimed at increasing the export capacity of agricultural products. This model led to competition and division between smallholder farmers and larger agribusinesses, resulting in growing dependence on expensive external inputs.⁶²

According to FAO statistics, fertiliser use in Cambodia has risen sharply. The total volume increased from 38,693 tons in 2015 to 134,035 tons in 2018. Fertiliser use per hectare of cropland grew from 10 kg in 2005 to 33 kg in 2018. Fertiliser imports also rose significantly, from 850,000 tons in 2016 to 1,149,615 tons in 2019.⁶³

Similarly, pesticide use has increased substantially since 2015, particularly in the vegetable and dry-season rice sectors. In 2019 alone, over 3.2 million litres of 100 different pesticides types were used, and 81,098 tons were imported from countries such as Vietnam, Thailand and China.⁶⁴ The inappropriate or excessive use of pesticides poses serious health risks to farmers and indigenous communities, including poisoning, and causes environmental degradation. Focus group discussions (FGDs)

62. ActionAid. (2023). *Public Spending on Agroecology in Nepal and Cambodia - A Baseline Assessment*. <https://www.actionaidusa.org/wp-content/uploads/2023/03/AE-brief-Mar-2023-FINAL.pdf>

63. Asian Development Bank (ADB). (2021). *Cambodia agriculture, natural resources, and rural development sector assessment, strategy, and roadmap*. <https://www.adb.org/publications/cambodia-agriculture-rural-development-road-map>

64. Ibid.

revealed widespread pesticide misuse due to failure of companies to provide protective equipment to agricultural workers, the mixing of various pesticide types, and the use of HHPs.

Although organic fertilisers, such as manure, mulch, and compost, are used alongside chemical fertilisers, their use remains minimal in comparison to chemical inputs.⁶⁵ Many rural farmers believe they cannot fully transition to organic farming after years of relying on chemical fertilisers and pesticides. This is largely due to their entrapment in a cycle of debt and lack of awareness about agroecological alternatives.⁶⁶ Farmers who participated in the ActionAid study also expressed a need for technical support and subsidies to help them shift from harmful practices to sustainable farming methods.

Gaps in Access to Health and Education in Rural Communities

Access to public services, including housing, water supply, electricity, education, and sanitation, remains a significant challenge for small-scale farmers and agriculture workers, particularly rural women and indigenous peoples (IP). In rural areas, where 90 % of Cambodia's poor reside, medical facilities, health services and educational infrastructures are often insufficient. Only 37 % of the rural population has access to sanitation, and 44 % have access to clean water.⁶⁷

Out-of-pocket healthcare expenses impose a heavy financial burden on those in the lower wealth quintiles, underscoring their economic vulnerability.⁶⁸ Introducing a system of monthly healthcare contributions for these groups is unlikely to generate significant revenue, and the costs of collecting payments may exceed the funds raised. Therefore, to expand social health protection effectively, vulnerable populations should be exempt from mandatory contribution payments.⁶⁹

65. Ibid.

66. ActionAid (2023). *Public Spending on Agroecology in Nepal and Cambodia - A Baseline Assessment*. <https://www.actionaidusa.org/wp-content/uploads/2023/03/AE-brief-Mar-2023-FINAL.pdf>

67. World Bank. (2017). *Enhancing the quality of public service delivery in Cambodia*. <https://www.worldbank.org/en/news/feature/2017/02/09/enhancing-the-quality-of-public-service-delivery-in-cambodia>

68. Kolesar, R. J., Pheakdey, S., Jacobs, B., Chan, N., Yok, S., & Audibert, M. (2020). Expanding social health protection in Cambodia: An assessment of the current coverage potential and gaps, and social equity considerations. *International Social Security Review*, 73. <https://doi.org/10.1111/issr.12227>

69. Ibid.

Intersecting Vulnerabilities of Rural Women

Cambodian society continues to uphold traditional cultural norms regarding family dynamics and women's roles, particularly their responsibilities as wives and mothers devoted to household care and family well-being.⁷⁰ Women are expected to manage domestic duties, while younger generations are tasked with caring for the elderly—roles that disproportionately fall on women.

A nationwide UN survey found that 92 % of women and 82 % of men believe a woman's primary role is to care for her home. Furthermore, 62 % of men and 57 % of women agreed that men should have the final say in all family matters.⁷¹ These entrenched gender stereotypes lead many women to internalise a sense of inferiority, limiting their participation in decision-making and reinforcing economic dependence on male spouses. In extreme cases, such dynamics trap women in abusive situations, as socio-economic insecurity and community stigma deter them from seeking help or speaking out against domestic and gender-based violence.

Healthcare access further illustrates these gendered vulnerabilities. Interviews conducted for this study revealed that low literacy and gender disempowerment expose women, especially IP women, to discrimination and substandard healthcare. Many women reported being treated with little compassion by health workers, particularly when they struggled to understand medical processes due to low literacy. IP women shared that home births remain common because hospital deliveries cost between USD 70-90, an unaffordable amount for many. Even those with IDPoor or Health Equity Cards reported experiencing discrimination, neglect and poor-quality treatment during hospital stays.

In addition to discriminatory attitudes among health personnel, systemic issues—such as limited healthcare infrastructure, a lack of emergency transport for pregnant women, and underinvestment in women-specific medical research—further contribute to these disparities.

Addressing these intersecting vulnerabilities requires urgent policy action. Unpaid care and domestic work, largely shouldered by women, must be recognised, supported, and redistributed. Social protection

70. United Nations Economic and Social Commission for Asia and the Pacific (ESCAP). (2022). *Valuing and Investing in Unpaid Care and Domestic Work: Country Case Study - Cambodia*. <https://www.unescap.org/kp/2022/valuing-and-investing-unpaid-care-and-domestic-work-country-case-study-cambodia>

71. Ibid.

schemes—covering healthcare, employment, education, and decent living conditions—must be inclusive, accessible, and gender-responsive. Support systems must also be extended to the elderly and persons with disabilities (PWDs), ensuring they can live with dignity and participate fully in community and economic life.

Finally, targeted interventions are essential to challenge and transform traditional gender norms and social attitudes that exclude women from leadership and decision-making roles. Combating all forms of abuse and discrimination against women, the elderly, and PWDs must be a central pillar of inclusive development efforts.

Indigenous Women and Struggle for Land Rights

Although the *Land Law of 2001* recognises the communal land rights of Indigenous Peoples to secure their traditional ancestral domains, land conflicts affecting these communities have escalated over the years. While there have been legislative improvements to facilitate individual land title registration, progress in securing communal land titles has remained slow.^{72, 73, 74}

In late 2019, the Ministry of Land Management, Urban Planning and Construction (MLMUPC) reported that it had been working to resolve approximately 20,000 land conflict cases since 2016, with a goal to reduce the number to 2,200 by 2023.⁷⁵ While 80 % of Cambodia's total 7 million land plots had undergone registration, the process for Indigenous communities lagged significantly. As of 2021, only 37 out of more than 400 Indigenous groups had successfully obtained communal land titles.

72. Kingdom of Cambodia. (2009). *Sub-Decree 83 on procedures of registration of land of indigenous communities*. <https://faolex.fao.org/docs/pdf/cam184378.pdf>

73. Ministry of Land Management, Urban Planning and Construction. (2012). *Manual on Implementation of Order 01 dated 07 May 2012 On Measures Strengthening and Increasing Effectiveness of Economic Land Concessions (ELC) Management*. <https://data.opendevdevelopmentmekong.net/dataset/ba6b6db5-7677-4d36-95e9-ef0b0765737c/resource/3b71d59f-f6f9-4628-8667-ac8fb1e3fc68/download/c714de41-ac21-49e3-8ab0-1e78dc5a59b2.pdf>

74. Menzies, N. and Ketya, Sou. (2007). *Cambodia's National Authority for Land Dispute Resolution: An Exploratory Study*. <https://documents1.worldbank.org/curated/en/794981557464044231/pdf/Cambodia-s-National-Authority-for-Land-Dispute-Resolution-An-Exploratory-Study.pdf>

75. Radio Free Asia (RFA). (2020). *Cambodia's Land Concessions Yield Few Benefits, Sow Social and Environmental Devastation*. <https://www.rfa.org/english/news/cambodia/concessions-08262020174829.html>

One of the major drivers of this disparity has been the allocation of 2.2 million hectares of land under Economic Land Concessions (ELCs), which has diminished State control over vast areas of land and natural resources. These lands, once essential for the livelihoods and cultural identities of rural and Indigenous communities, have been lost to agribusiness and development projects. As a result, over 770,000 people⁷⁶—including Indigenous peoples, urban poor, and small-scale farmers—have suffered loss of livelihood, erosion of indigenous identities, and a weakening of community cohesion.

The clearing of forestland for commercial use has also led to biodiversity loss, increased migration, and the displacement of communities—further deepening the consequences of landlessness. As deforestation and the expansion of ELCs continue to serve business interests, corporate control over both labour and resources becomes increasingly harmful. These trends exacerbate the marginalisation of Indigenous women, pushing them into deeper poverty, food insecurity, poor or absent access to healthcare, and precarious living conditions.

COMMUNITY EXPERIENCES: FINDINGS THROUGH THE COMMUNITY-BASED PARTICIPATORY RESEARCH (CBPR)

Experiences During the COVID-19 Pandemic

Among the nine villages surveyed, only three Indigenous villages in Preah Vihear province reported COVID-19 infections. However, they did not receive any government assistance or medical treatment from health workers during the initial weeks of the outbreak.

In **Preah Vihear**, local authorities organised informational sessions on COVID-19 and its effects. A total of 25 individuals—including 12 women—were infected, though no fatalities or severe symptoms were reported. All infected individuals had been vaccinated. During their isolation, affected families relied on traditional home remedies for symptom relief. Some households received food aid and vegetable seeds, but several reported that the food items were expired and that the seeds provided were unsuitable for local growing conditions.

76. Ibid.

In **Kampong Thom province**, no COVID-19 cases were reported, but residents observed a three-month period without social gatherings as a preventive measure. Although the government did not distribute food assistance during the lockdown, the local health department and NGOs conducted awareness campaigns and distributed masks and sanitiser. While regular work continued, community gatherings were prohibited. Some companies in the area provided food, masks, and other essential supplies to support the community.

Ta Keo province also reported no COVID-19 cases. Most residents were fully vaccinated. As a preventive measure, all social events were suspended. While the general community did not receive social support, individuals holding IDPoor cards received government aid. To sustain themselves, many households turned to home gardening, fishing, and foraging for wild vegetables.

Climate Change Impacts on Rural Livelihoods

Climate change has deeply affected all surveyed villages, posing growing threats to livelihoods, public health, and ecosystems. In Preah Vihear province, fluctuating temperatures have led to reduced agricultural yields. Coupled with soaring input costs, many farmers face declining incomes. Corporations have exploited this vulnerability by marketing so-called “climate-resilient” seeds and high-hazard pesticides (HHPs), increasing farmer dependency on costly and potentially harmful external inputs. While limited short-term aid has been provided, it remains inadequate to address the long-term and structural impacts of climate change.

Local environmental changes, such as deforestation and dam construction, have worsened climate vulnerabilities. A newly built dam in the province has led to extended flooding—up to 1.5 months—destroying rice fields. In other areas, irregular rainfall and prolonged droughts have caused repeated crop losses. Women report noticeable temperature increases due to deforestation, while extreme heat has disproportionately affected the elderly and children, increasing illness. Livestock health has also declined, with animals struggling to survive the heat.

In **Kampong Thom province**, floods in 2022 devastated hundreds of hectares of rice paddies, cassava fields, and other cash crops. Over 550 households were affected, with approximately 825 hectares of farmland destroyed, severely impacting smallholder farmers’ livelihoods.

In **Ta Keo province**, the construction of a large reservoir has caused seasonal flooding, inundating rice fields and delaying or preventing harvests. Unpredictable rainfall patterns have made agricultural planning—planting, soil preparation, and harvesting—more difficult. Droughts bring intense heat, which causes illness in vulnerable populations and decreases farm productivity. Here, too, corporations have exploited the crisis, selling expensive seeds and pesticides to farmers. Though some disaster aid is distributed, it is often insufficient or temporary, leaving communities exposed to ongoing climate stress.

CASE STUDY 1: Indigenous Peoples in Preah Vihear

Indigenous communities in Preah Vihear have experienced prolonged droughts and increasingly unpredictable rainy seasons. Historically, the rainy season ran from May to November, but now it begins as early as March or April and is often interrupted by severe drought in July.

These erratic weather patterns have caused repeated rice crop failures. Farmers, already burdened by debt, are forced to replant multiple times—each cycle adding financial strain. The loss of forest cover has contributed to rising temperatures, which has further impacted health, particularly among the elderly and children. Additionally, poultry farming has become increasingly difficult, as livestock such as chickens and ducks are more susceptible to disease in extreme heat, leading to losses in animal populations and income.

Risks and Vulnerabilities from Harmful Pesticide Exposure

- ▶ In **Preah Vihear**, women farmers continue to grapple with the serious health impacts of pesticide use, yet their knowledge of safer, agroecological alternatives remains limited. Many reported experiencing symptoms such as dizziness, fatigue, stinging eyes, skin rashes, blisters, nausea, and diarrhoea after applying pesticides. Despite recognising these risks, around 80% of farmers—predominantly women—still rely on pesticides. A typical application involves about six small barrels per hectare, costing approximately USD 250. Women expressed concern over a noticeable decline in community health since the widespread adoption of chemical inputs in farming.
- ▶ In **Kampong Thom**, pesticide use is prevalent in both rice cultivation and rubber plantations. Women farmers and plantation workers raised

alarm over worsening health conditions, not only among themselves but also among their children. Children who play near plantations or assist in rubber collection—some as young as 11—are exposed to pesticide-contaminated environments. Common health symptoms include fatigue, nausea, and a sense of toxic buildup in the body. Safety protocols and protective equipment are almost entirely lacking. One woman recounted a tragic incident where a man died of poisoning after unknowingly using a pesticide-contaminated bowl for food preparation.

- ▶ In **Ta Keo province**, farming practices have shifted toward broadcast seeding and mechanised soil preparation, increasing dependence on chemical inputs. Farmers now use at least five different types of pesticides per field in an effort to maintain or boost yields. This reliance on chemicals comes at a cost: women farmers reported a range of health issues such as weakened immune systems, dizziness, and chronic fatigue. Many have chosen to hire sprayers to avoid direct contact, yet concerns persist as they lack the means or knowledge to pursue safer alternatives. Despite being aware of the harmful effects, they feel uncertain and unsupported in reducing their exposure or transitioning to sustainable practices.

Land Dispossession and Tenure Insecurity

- ▶ In **Preah Vihear**, the villages are located within two wildlife sanctuaries. The Indigenous communities once had free access to these forests for rotational cultivation and foraging of non-timber products such as resin, honey, and wild foods. However, with the designation of these areas as conservation zones, their access has been severely restricted, limiting alternative sources of food and income. Land disputes have also emerged due to illegal operations by mining companies, with women reporting that some households lost land without compensation—either to companies or small-scale miners. Although village authorities recognise land inherited from parents, disputes over farmland and reserve lands have intensified tensions among villagers. Additionally, road and dam construction has further obstructed Indigenous communities from registering or accessing their communal land. As a result, some residents have been forced to seek employment as agricultural labourers on privately owned cassava, cashew, or rubber plantations.

- ▶ In **Kampong Thom**, farmland disputes are widespread, particularly between local farmers and outsiders establishing large-scale plantations. Discrimination in the land registration process is a major issue, as many villagers cannot afford the costs of land measurement and certification, leaving them vulnerable to dispossession.
- ▶ In **Ta Keo province**, women reported the flooding of farmland due to a newly constructed reservoir. Although some compensation for crop losses and land disputes has been achieved through conciliation and out-of-court settlements, unresolved issues around land use and ownership continue to pose long-term challenges for the community.

Labour issues and conditions of work

- ▶ Agriculture remains the primary livelihood for villagers in **Preah Vihear**, who also depend on forest resources such as resin and non-timber forest products (NTFPs) like wild mushrooms, honey, rattan, bamboo shoots, and wild vegetables. These goods are used for both household consumption and supplementary income. However, there has been a notable shift from traditional indigenous farming practices to more industrial agricultural methods in recent years. Many residents have taken out loans from banks and microfinance institutions—typically ranging from USD 3,000 to 5,000—in hopes of increasing their income sources, adding financial stress to already vulnerable households.
- ▶ In **Kampong Thom**, workers have not yet formed labour unions but have staged protests against low wages, which prompted companies to respond and provide full payment. Plantation workers are divided into permanent and contractual categories. Contract workers are paid based on the amount of rubber they collect (USD 0.17 per kilogram), while full-time workers receive monthly salaries ranging from USD 150 to 225 and are enrolled in the National Social Security Fund (NSSF), which covers employment injury and healthcare. However, maternity and paternity leave are not granted, and workers' salaries are deducted if they take leave. Full-time women workers under NSSF receive USD 100 in cash and free health services when they give birth. Despite these benefits, most workers are unaware of their entitlements and must actively assert their rights to access them. They continue to suffer from low wages, poor living conditions, and limited access to quality healthcare.

- ▶ In **Ta Keo province**, farmers face exploitation by middlemen who offer unfairly low farmgate prices for their crops while selling the produce at significantly higher prices. Additionally, the depletion of fish stocks in local lakes has forced families to buy fish rather than sourcing them from natural reserves, increasing household expenses and further threatening their food security and income stability.

CASE STUDY 2

Discrimination against beneficiaries of social security programmes in public hospitals remains a common issue. In villages across Preah Vihear and Kampong Thom, many women who hold Health Equity Fund Cards and IDPoor Cards feel uncomfortable seeking medical procedures and information. This disempowerment is worsened when healthcare staff fail to provide clear instructions or adequate support, creating an environment where access to quality care is limited and unwelcoming.

Similarly, full-time workers on rubber plantations in Kampong Thom, who are entitled to free healthcare under the National Social Security Fund (NSSF), also report experiencing discrimination. Workers shared that once health staff learned they were receiving treatment under the NSSF scheme, they were given minimal attention and assigned to lower-quality wards, unlike those who paid out of pocket. Such experiences highlight the need to address systemic biases within the healthcare facilities to ensure equitable treatment for all patients, regardless of their insurance or income status.

Barriers to Accessing Basic Services and Social Protection Gaps

- ▶ In **Preah Vihear**, communities expressed concern over environmental and health hazards stemming from gold mining activities. The use of hazardous chemicals and poor waste disposal by mining companies has led to a decline in community health, especially among women and children.
- ▶ In **Kampong Thom**, many women workers come from low-income households, with most only completing primary education and few reaching secondary school. Full-time plantation workers reside in cramped housing—approximately 12 square metres—often shared by families of five. Access to clean water is a serious challenge; workers must

purchase drinking water and rely on chemically contaminated streams for bathing, washing, and cooking. Part-time workers, who commute daily, use pump wells for their household needs.

- ▶ In **Ta Keo province**, gender disparities in education persist. Young girls are more likely to drop out of school due to safety concerns associated with long commutes to vocational centres in distant provincial towns, while some boys are able to continue their studies with the help of scholarships. Most villagers rely on pump wells for drinking water and other daily needs, including caring for livestock. However, for households unable to afford their own wells, borrowing water from neighbours is common. Despite these constraints, some progress has been made in living conditions, with more households now having toilets and benefiting from past NGO-led health and sanitation initiatives.

Across the three provinces, communities face multiple challenges that hinder effective access to social protection schemes, intensifying the hardships of vulnerable populations. A key issue is the mismanagement and inefficiency in identifying eligible IDPoor cardholders. Bureaucratic red tape creates major obstacles for those in urgent need, preventing them from receiving essential aid.

Discrimination against economically disadvantaged individuals remains a pressing concern, particularly in healthcare. This systemic bias not only violates the right to health but also deepens financial strain, especially for women who often resort to taking out loans to cover medical expenses, exacerbating their economic precarity.

A widespread lack of awareness about available social protection schemes further compounds the issue. Many community members are either unaware of these programs or lack the information necessary to access them. This gap in knowledge, combined with a general perception of inadequate government funding, has fostered deep mistrust and disillusionment among rural populations.

Gender Inequality and Barriers to Empowerment

In the three provinces, gender inequality remains deeply rooted. Women often face silence, shame, and dismissal when raising concerns about gender-based abuse and discrimination. Their participation in local

governance and decision-making processes is limited, with local authorities frequently unresponsive even in cases of violence or exploitation. While Cambodian law grants women the right to land ownership, traditional norms and practices, particularly in **Ta Keo province**, mean that men are more likely to be recognized as landowners in practice.

CASE STUDY 3

Mrs. HN is a determined mother raising four children on her own. Her dream is to see her children graduate college and secure better opportunities, but that vision is under threat. Her eldest son recently dropped out of school to care for his siblings and help with household responsibilities. Her youngest son walks nearly 10 kilometers daily just to attend school, as the family cannot afford a bicycle. Stories like Mrs. HN's are emblematic of the structural gender inequalities that persist across rural and Indigenous communities, where women bear the brunt of poverty and responsibility without adequate support.

Gender disparities intersect with economic hardship, lack of healthcare access, land insecurity, and poor working conditions to deepen women's marginalization. Across the provinces, women face unequal land rights, limited access to social protection, greater health risks from pesticide exposure, and exclusion from decision-making structures. Without stronger gender-responsive policies and inclusive support systems—especially in social protection and education—efforts to reduce poverty and build resilience will continue to fall short for rural and Indigenous women.

RECOMMENDATIONS

Based on the insights gathered from indigenous, agricultural, and farming communities in this study, the following key recommendations are proposed for the Cambodian national government and ASEAN. These aim to strengthen social protection, safeguard labour rights, and advance gender equality in rural areas.

To the National Government

Expand and Strengthen Inclusive Social Protection Programmes

The right to basic services for poor communities must be upheld by the government and made accessible to vulnerable communities. A comprehensive, inclusive and adaptive social protection system is viable if built on intensive data collection and analysis, as well as extensive consultation with the most marginalised sectors of indigenous and farming communities. This also includes expanding the coverage of social security and assistance schemes to include women agricultural workers, indigenous and women farmers, young girls, elderly and persons with disabilities (PWDs). Streamlining delivery platforms ensures that processes are expedited, especially during emergencies and disasters. Aggressive information and awareness-raising campaigns about existing schemes also need to be rolled-out to reach the rural areas.

A large population of farmers is at high-risk of experiencing crop failures and financial losses due to climate change and the recent pandemic. Both short-term relief efforts and long-term strategies to respond to shocks and climate risks should be prioritised. The government should play a central role in linking agricultural insurance with social protection systems to ensure adequate support for farming communities.

More needs to be done to support the unpaid care and domestic work, which mostly falls on women. Social protection programmes must be designed to cater to the specific needs of rural women, taking into account their intersectional vulnerabilities. These should include access to employment, healthcare, education, and decent living conditions. Gender-responsive policies and their implementation would help reduce and redistribute the burden of care work borne by rural women. Appropriate interventions are also needed to shift mindsets and policies on traditional gender norms and social attitudes, promoting women's participation in decision-making and leadership roles, addressing discrimination and protecting women and children, the elderly and PWDs from all forms of abuse and violence.

Support for the elderly who are no longer able to work and for PWDs who require additional assistance is greatly needed in rural areas so they can meaningfully participate in community and economic activities with dignity. Beyond financial allowances, support should also include accessible infrastructure such as old-age care centres at the commune level

and other essential non-financial assistance programmes. Institutional support to children and young girls should also be made available and accessible, such as daycare centres, scholarships and educational facilities within their localities.

Uphold Labour Rights and Promote Safe, Sustainable Agricultural Practices

State officials should regularly monitor agribusiness plantation areas to ensure compliance with Cambodian Labour Law and international human rights standards. Corporations must be held accountable for fulfilling their obligations to provide social insurance and protection to rural women farmers and agriculture workers through enforced regulations. Consistent governmental efforts to address labour rights violations are essential to ensure that the rights of agricultural workers are upheld, respected, and protected.

It is crucial to assess the special needs and challenges faced by agricultural workers and adapt social protection schemes accordingly. Workers' rights must be safeguarded by ensuring they receive formal contracts that guarantee decent living wages and access to all National Social Security Fund (NSSF) benefits. Companies must also provide decent housing, access to clean water and safe working conditions, including appropriate personal protective equipment (PPE). Access to health insurance and medical facilities should be expanded, especially for rural workers exposed to occupational hazards such as pesticide exposure and physical injuries. Special attention must be given to women's reproductive health and maternity needs, including the provision of childcare support. The right to organise and join trade unions must also be guaranteed to protect workers' rights to decent work and safe conditions. The government should impose stricter penalties on non-compliant companies.

At the same time, support for farmers and agricultural workers must be strengthened through enhanced technical assistance and subsidies to facilitate their transition from harmful practices to sustainable, climate-resilient farming. Raising awareness about the dangers of Highly Hazardous Pesticides (HHPs) should also be intensified. Promoting community forest management, Community Protected Areas (CPAs), and communal land titles is critical for improving climate resilience, protecting the environment, conserving biodiversity conservation, securing livelihoods, preserving

cultural identity, and ensuring food security. These measures can also help reduce migration and empower rural women farmers.

Additionally, providing skills training for youth at the commune and district levels on agroecological practices and healthy food production will help curb youth migration in search of employment. This approach also contributes to village harmony by reducing conflicts between local communities and companies.

Advance Human Rights and Gender Equality

Government authorities at all levels must ensure the protection of fundamental freedoms and human rights for all citizens. They must also be trained and held accountable for upholding the rights and dignity of marginalised groups, particularly women, indigenous peoples, and farmers. As a member of the United Nations and a signatory to the Convention on the Elimination of All Forms of Discrimination against Women (CEDAW), the Cambodian state is obligated to prohibit the exploitation of women in employment and work to eliminate social stigma and discrimination against rural women farmers and women agricultural workers. Addressing gender inequality and gender-based violence must be a national priority to ensure the safety and empowerment of Cambodian women and girls both at home and in the workplace.

To the Association of Southeast Asian Nations (ASEAN)

Operationalise the Comprehensive Framework on Care Economy

Implement the ASEAN Comprehensive Framework on the Care Economy at the national level to address current crises and challenges. This will help ensure the comprehensive rollout of social protection systems that support healthy ageing, disaster resilience, technological innovation and digital transformation, stronger and more resilient households, and environmental sustainability across the region.

Strengthen Regional Coordination and Information Sharing

Strengthen collaboration among ASEAN Member States to reaffirm commitment to the ASEAN Declaration on Strengthening Social Protection. This includes establishing a shared database system, facilitating regional data sharing, and enhancing policies to better identify and address the needs of marginalised and vulnerable groups throughout the region.

Create a Collaborative Regional Website on Social Protection

Promote information exchange and knowledge sharing by developing a Regional Social Protection Website. This platform should link national websites and highlight best practices among Member States and NGOs. It should align with the 11th ASEAN Summit's theme, *"One Vision, One Identity, One Community,"* by fostering regional cooperation, addressing labour mobility challenges, and promoting inclusive social protection and decent work.

These recommendations aim to not only address immediate challenges faced by vulnerable rural populations in Cambodia but also to lay the groundwork for more resilient, inclusive, and rights-based systems of support—ensuring that no one is left behind in the pursuit of social justice and sustainable development.

CONCLUSION

Currently, Cambodia's social protection mechanisms primarily cater to formal workers through contributory social security schemes and provide limited social assistance to poor households via IDPoor and HEF cards. However, many vulnerable and impoverished communities remain inadequately covered, deepening existing inequalities. Beyond economic and employment divides, systemic issues such as corruption, nepotism, and political bias further compromise the fair distribution of aid—such as COVID-19 relief and disaster assistance—undermining trust and entrenching marginalisation. These challenges are compounded by inheritance inequality, resource scarcity, climate change, and contested elections.

Limited access to quality, non-discriminatory healthcare and insufficient educational support continue to trap many in cycles of poverty. For women and girls—especially those from rural and indigenous communities—gender-based disparities, cultural norms, and social expectations create additional layers of disadvantage. These include wage gaps, restricted opportunities, domestic violence, and unequal burdens of unpaid care work.

Under the Cambodian Constitution, the State is obligated to provide access to employment, healthcare, education, and a decent standard of living for all, including through social security systems. However, rural women farmers and indigenous women remain excluded from schemes



such as the NSSF, IDPoor, and HEF, leaving them living precariously below or near the poverty line.

The exclusion of women from social protection mechanisms—especially those that fail to address cross-cutting gender issues—further exacerbates their socio-economic vulnerability. Ensuring women’s meaningful participation in both public and private decision-making spaces is vital. Social protection reform must be comprehensive, inclusive, and responsive, grounded in gender- and sex-disaggregated data and informed by the lived realities of women and marginalised communities.

Alongside these systemic exclusions, rural farming and agricultural communities face escalating threats from climate change, land insecurity, and exposure to harmful agrochemicals. The *PANAP No Land & No Life* campaign⁷⁷ underscores the essential connection between land rights and the wellbeing of small-scale farmers and indigenous peoples—particularly women. Yet, land grabbing and commercial encroachment continue to displace rural communities, undermining their livelihoods and cultural survival. Safeguarding their rights requires a shift from unchecked industrialisation toward inclusive land governance grounded in community consultation and impact assessments.

Small-scale farmers and plantation workers are also highly vulnerable to the health risks of agrochemicals. Despite being aware of the dangers,

77. Pesticide Action Network Asia and the Pacific. (n.d.). *No land, no life*.
<https://panap.net/no-land-no-life/>

many continue to rely on hazardous pesticides (HHPs) to compete with agribusinesses. Workers are seldom provided with training, information, or personal protective equipment (PPE), and companies frequently fail to meet basic occupational safety standards.

This neglect violates agricultural workers' right to fair working conditions and social security. It also stifles their ability to organise, form unions, and advocate for safe, dignified work. Both the State and corporations must fulfil their responsibilities to prioritise people over profit and ensure that all agricultural workers—particularly women—are protected, empowered, and given a voice.

Furthermore, social protection must be responsive to crises and emergencies. Agricultural workers and rural women are disproportionately affected during natural disasters and climate shocks. While countries like Vietnam, Thailand, Indonesia, the Philippines, and Malaysia have introduced agricultural insurance mechanisms to mitigate such losses, Cambodia has yet to implement similar safeguards.

Social protection schemes play a vital role in reducing poverty and inequality, while also promoting human development and sustainable economic growth. It is therefore imperative for the State to uphold its commitment to protecting the rights of small-scale farmers, indigenous peoples, and especially rural women, by ensuring inclusive, gender-responsive and accessible social protection and welfare for all.

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CHAPTER 6

Indonesia

**Safeguarding Society's
Future: Assessing the
Impact and Effectiveness
of Social Protection
in Indonesia**



**Serikat Perempuan Indonesia
(SERUNI)**

EXECUTIVE SUMMARY

This report explores the state of social protection policies and labour rights for women workers in Indonesia's oil palm plantations in Riau District. Using Community-Based Participatory Research (CBPR) and secondary data analysis, the study reveals how poverty, gender inequality, informal labour conditions, and insecure land tenure systems intersect to disadvantage rural women workers.

Despite Indonesia's efforts to implement broad social protection schemes, many programmes remain poorly targeted and gender-blind. Rural women, especially indigenous groups and plantation workers, face systemic barriers such as health risks from pesticide exposure, exclusion from decision-making processes, and increased vulnerability to gender-based violence.

The study finds that existing social assistance mechanisms often fail to address the specific needs of women. Intersecting crises, such as COVID-19 pandemic and climate change, have further exposed inadequacies of the current social protection infrastructure.

The report concludes with concrete recommendations to reform social protection systems. These include improving targeting mechanisms, promoting gender inclusivity, and strengthening women's access to land. These measures are essential in building a more resilient, and equitable system for rural women in Indonesia's agricultural sector.

INTRODUCTION

The research project investigates the social protection landscape and labour rights for women workers in Indonesia's oil palm plantations, particularly in the context of broader socio-economic and gendered challenges. Agriculture remains a key economic pillar in Indonesia, especially in rural areas where poverty and inequality persist.

As of March 2023, Indonesia's poverty rate stood at 9.36 %, affecting approximately 25.90 million people.¹ Rural poverty is closely linked to

1. BPS. (2023). *Indonesia poverty profile in March 2023*. <https://www.bps.go.id/en/pressrelease/2023/07/17/2016/indonesia-poverty-profile-in-march-2023.html>

rising unemployment, school dropouts and health issues. Indonesia ranks fourth among ASEAN countries in terms of poverty levels, behind Timor Leste, Laos, and the Philippines.² The centralisation of development in urban centres has deepened rural-urban disparities, driving migration and exacerbating inequality.³

Agriculture employs a large portion of Indonesia's workforce and contributes significantly to its GDP. According to the 2018 Agriculture Census, women comprise about 49 % of agricultural households.⁴ Despite their critical roles in agriculture, women's contributions are often undervalued, seen as secondary to their domestic responsibilities and men's agricultural work.

These challenges are especially acute in the oil palm sector, one of Indonesia's most prominent industries, where an estimated half of the workforce are women. They face exploitative working conditions, including long hours, limited access to healthcare and maternity benefits, and high exposure to toxic agrochemicals.⁵ The expansion of palm oil cultivation over the past three decades has intensified pesticide use, increasing health risks and further entrenching poverty among workers.⁶

In response, this study adopts a Community-Based Participatory Research (CBPR) approach to document the experiences of rural women working in oil palm plantations. Through primary research in Bekalar Village, Riau District, and analysis of secondary data, it captures their vulnerabilities and amplifies their voices on what is needed to improve labour conditions and access to social protection.

Although Indonesia has introduced a range of social security mechanisms since the 1997 monetary crisis, including the Independent Rural National Community Empowerment Program (PNPM), many remain gender-

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2. Jayani, D. H. (2021). *Daftar Negara dengan Penduduk Hidup di Bawah Garis Kemiskinan Terbanyak di Asia Tenggara*. <https://databoks.katadata.co.id/datapublish/2021/11/19/daftar-negara-dengan-penduduk-hidup-di-bawah-garis-kemiskinan-terbanyak-di-asia-tenggara>
 3. Padawangi, R. (2022). *Urban development in Southeast Asia*. Cambridge University Press. <https://doi.org/10.1017/9781108669108>
 4. Agung, I.D.M (2020). *Empowering Indonesia's Women Farmers*. The ASEAN Post. <https://theaseanpost.com/article/empowering-indonesias-women-farmers>
 5. UNICEF Indonesia. (n.d.). *Palm Oil and children in Indonesia*. <https://www.unicef.org/indonesia/media/4391/file>
 6. Pesticide Action Network Asia and the Pacific. (2019). *Women's Human Rights in the Changing World of Work: The case of women oil palm plantation workers in Indonesia and Malaysia*. <https://www.ohchr.org/sites/default/files/Documents/Issues/Women/WG/ChangingWorldofWork/CSOs/PANAP/PANAPSUBMISSIONONWomensHumanRightsintheChangingWorldofWork.docx>

insensitive and subject to politicisation. For instance, while agricultural insurance covers crop losses, it often overlooks the specific health and economic concerns of women farmers.

This research thus contributes to filling a critical gap in policy discourse. By centering the voices and experiences of rural women, it offers insights to support the development of gender-responsive social protection policies that uphold the rights and well-being of women in Indonesia's agriculture sector.

Methodology

The research methodology employed the Community-Based Participatory Research (CBPR) in Bekalar Village, Riau District, Indonesia. The CBPR was conducted with 10 women—members of grassroots organisations Seruni and other women from the community. The participants included two individuals from the Sakai tribe (an ethnic minority in Indonesia), six from the Javanese community, and two from the Javanese-Batakese tribe. Their ages ranged from 28-55 years old.

Most participants have been engaged in farming food crops for an average of five to eight years. For instance, two women cultivated vegetables such as long beans, squash, cucumber, and chilli, which they sold in the local market as supplementary income alongside their work as plantation workers.

The CBPR process began with an orientation on the research purpose, objectives, and expected outcomes. Participants were given the option to document the sessions through recordings and photographs. They willingly agreed to share their experiences as plantation workers and community members. Many showed enthusiasm in recounting personal narratives related to social protection and their realities.

To complement the CBPR, secondary research was also conducted through desk reviews. This included an examination of social protection initiatives, labour rights conditions, and other contextual factors relevant to gender analyses, particularly concerning indigenous and rural farmers, and agricultural workers. The review covered policy documents, legal frameworks, national data, and academic literature on social assistance, social security, climate change, the impacts of the COVID-19 pandemic, and land-related issues. This combined approach was intended to address the gaps in access to information and understanding of existing social protection programmes.



NATIONAL CONTEXT: POVERTY, AGRICULTURE AND GENDER IN INDONESIA

The research was conducted in the Kandis District, Riau Province. In this district, Golden Agri-Resources (GAR), one of Indonesia's largest palm oil producers, has controlled approximately 31,000 hectares of land (or 25 % of the district's total land area) through its subsidiary, PT Ivomas Tunggal Perkasa since 1984.⁷ This area was once a dense lowland tropical forest, traditionally inhabited and used by the Sakai Indigenous Tribe for settlement, farming, and hunting.

The displacement of the Sakai people began with the issuance of logging concessions and the construction of the East Sumatra Cross Road in the early 1990s. The influx of workers from various parts of Sumatra, initially employed by logging companies, settled in the area after the depletion of natural timber resources, forming a cheap labour pool for Ivomas Tunggal's palm oil operations.⁸

Ivomas Tunggal has divided its concession into seven plantation blocks, spread across several village administrations. The company employs approximately 5,000 casual and permanent workers, most of whom live

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7. Golden Agri-Resources Ltd. (2012). *Sustainability Report 2012: About GAR*. <https://www.goldenagri.com.sg/pdfs/Sustainability/2012/03%20About%20GAR.pdf>
 8. Bacani, X. C. (2018). *No man's land*. Pulitzer Center. <https://pulitzercenter.org/stories/no-mans-land>

in company-provided barracks. It also operates three crude palm oil (CPO) and kernel palm oil (KPO) processing factories, each supplied by different estates.

The local population includes people from socio-economic backgrounds, yet most face economic, political, and cultural challenges. Landlessness remains a central issue. Only a few peasants own adequate agricultural land, the rest have limited or no land at all, forcing many to sell their labour to landlords. This undermines the development of alternative agriculture-based livelihoods and sustainable rural economies.

Labour Rights and Social Protection in an Evolving Economy

With an estimated population of 275 million people in 2022, Indonesia is the fourth most populous country in the world, after China, India, and the United States.⁹ Roughly half of the population is under the age of 30,¹⁰ reflecting a youthful and expanding labour force in Southeast Asia's largest economy. This highlights the urgent need for sustainable job creation.¹¹

Between 2006 to 2012, Indonesia experienced a consistent decline in unemployment rates, driven by strong GDP growth during the commodities boom of the 2000s. However, the economic slowdown from 2011 to 2015, triggered by a downturn in global commodity markets, exposed the nation's vulnerability to external shocks.

Urbanisation has accelerated, with more than half of the population residing in urban areas. While urbanisation supports Indonesia's path to middle-income status, it also requires commensurate job creation and industrial development. In this context, women remain underrepresented in formal employment. According to the World Bank (2017), only about half of working-age Indonesian women are employed in formal jobs, compared to 83 % of men.¹²

Two major factors contribute to this disparity: traditional roles assign household responsibilities, especially after childbirth, primarily to women;

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9. Nations Online Project. (2022). *From the world's most populated countries to the least populated nations - nations online project*. Countries of the World by Population. <https://www.nationsonline.org/oneworld/population-by-country.htm#MPC>
 10. Indonesia Investments. (n.d.). *Unemployment in Indonesia*. <https://www.indonesia-investments.com/finance/macroeconomic-indicators/unemployment/item255>
 11. Breuer, L.E., Guajardo, J., & Kinda, T.. (2018). *Realizing Indonesia's economic potential*. IMF e-library. <https://doi.org/10.5089/9781484337141.071>
 12. Indonesia Investments. (n.d.). *Unemployment in Indonesia*. <https://www.indonesia-investments.com/finance/macroeconomic-indicators/unemployment/item255>

and the prevalence of informal work among women, including factory labour, domestic work, and home-based enterprises.

Around 64 % of working women are employed in the informal sector.¹³ Many of them are unpaid, and those who earn income generally receive less than men for similar work. Despite progress in education, women remain concentrated in poorly paid, insecure, and lacking basic protection in work.¹⁴

Social Protection: Evolution and Limitations

Since the 1997 monetary crisis and the May 1998 People's Movement that ended Suharto's New Order regime, Indonesia has implemented several social security programmes. Initially introduced as the Social Protection Net, and designed by the World Bank, IMF, and ADB, the system evolved into the *Program Nasional Pemberdayaan Masyarakat* (PNPM) or National Program for Community Empowerment in 2007, heavily supported by the World Bank.¹⁵

In 2005, the *Bantuan Langsung Tunai* (BLT) or Direct Cash Assistance¹⁶ programme was launched to mitigate the effects of fuel subsidy removal (Bahan Bakar Minyak or BBM) under President Susilo Bambang Yudhoyono. It later became integrated into a broader suite of programmes under President Joko Widodo, including the *Kartu Indonesia Pintar* (KIP) or Smart Indonesia Card; and *Kartu Indonesia Sehat* (KIS) or Healthy Indonesia Card.

In 2013, Joko Widodo's administration restructured **JAMSOSTEK** (Social Security for Workers) into **BPJS** (Social Security Administration Agency), establishing **BPJS for Health** (2013) and **BPJS for Manpower** (2015).¹⁷

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13. MicroSave Consulting. (2024). *Women and Informal Employment: Final Report*. https://www.microsave.net/wp-content/uploads/2024/05/WomenInformalEmployment_FinalReport_ENG.pdf
 14. Ibid.
 15. Susilo, A. T. H. (2013). *Program Nasional Pemberdayaan Masyarakat (PNPM) in Indonesia: The Challenge of Governance*. Jurnal Transformasi Global. <https://transformasiglobal.uib.ac.id/index.php/trans/article/view/26>
 16. World Bank. (2012). *Bantuan Langsung Tunai (BLT) temporary unconditional cash transfer*. <https://documents.worldbank.org/en/publication/documents-reports/documentdetail/652291468039239723/bantuan-langsung-tunai-blt-temporary-unconditional-cash-transfer>
 17. Suryahadi, A., Febriany, V., & Yumna, A. (2014). *Expanding social security in Indonesia: The Processes and Challenges*. United Nations Research Institute for Social Development (UNRISD). <https://media.neliti.com/media/publications/639-EN-expanding-social-security-in-indonesia-the-processes-and-challenges.pdf>

These mandatory programmes are among the world’s largest¹⁸ and include provisions for informal workers, including farmers and labourers with at least six months of work history.¹⁹

Agricultural insurance was also introduced to provide compensation for crop failures, fisheries losses, and livestock deaths. Farmers pay per hectare, with 80 % of the premium subsidised by the government.²⁰

However, despite the proliferation of these programmes since 1998, many have been criticised as discriminatory and used as political tools during elections.

The World Bank and ADB promote these initiatives as mechanisms to stabilise purchasing power in rural areas, and ensure foreign debt repayment, benefiting both the state and large landowners.²¹

In 2021, government officials, experts and stakeholders underscored the importance of women’s participation in the sustainable palm oil industry. A policy brief titled “Acceleration of Sustainable Palm Oil Development through Gender Responsive Policies,” was launched through a collaboration between the Ministry of Agriculture, the Ministry of Women’s Empowerment and Child Protection (MoWECP), and the United Nations Development Programme (UNDP). This initiative aims to integrate non-discrimination and gender equality into the Indonesian Sustainable Palm Oil Plantation



18. Friedrich-Ebert-Stiftung. (n.d.). *Social security & welfare state*. <https://indonesia.fes.de/programs/social-security-welfare-state>

19. ASEAN Briefing. (n.d.). *Social insurance in Indonesia*. <https://www.aseanbriefing.com/doing-business-guide/indonesia/human-resources-and-payroll/social-insurance>

20. ASEAN Main Portal. (2022). *ASEAN guideline on agricultural insurance implementation: Lessons and experience from the ASEAN*. <https://asean.org/wp-content/uploads/2022/11/9.-ASEAN-Guideline-Agricultural-Insurance-Implementation-Adopted.pdf>

21. Sumarto, S., Suryahadi, A., & Widyanti, W. (2004). *SMERU Working Paper: Assessing the impact of Indonesian social safety net programs on household welfare and poverty dynamics*. SMERU Research Institute. <https://smeru.or.id/en/publication/assessing-impact-indonesian-social-safety-net-programs-household-welfare-and-poverty>

(ISPO) certification system,²² which is mandatory for all palm oil growers and processors. According to the Palm Oil Smallholders Union (SPKS), women make up 86 % of the palm oil production workforce, underscoring their critical role in the sector.

Adopting gender-responsive policies is essential not only for ensuring women's rights and representation but also for fostering environmental sustainability and human rights compliance across Indonesia's palm oil industry.²³



WOMEN'S VULNERABILITIES AND CHALLENGES AMID CRISES

Impacts of COVID-19

The COVID-19 pandemic had an unprecedented impact on Indonesia's economy and society in 2020. Within just five months of detecting its first COVID-19 case, Indonesia recorded approximately 172,000 confirmed cases and 7,300 deaths by the end of August 2020.²⁴ Alongside the public health crisis, strict social restrictions imposed in April 2020 to control the virus severely affected the economy. Indonesia's GDP contracted by 5.3 % in the second quarter and 3.5 % in the third quarter of 2020. The unemployment rate rose to 7.1 % in August, the sharpest year-on-year increase since 1996. Meanwhile, the share of formal employment fell by

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22. Tillah, M. (2021). *Acceleration of Sustainable Palm Oil Development through Gender Responsive Policies*. Good Growth Partnership. <https://goodgrowthpartnership.com/wp-content/uploads/Gender-Responsive-SPO-Policy-Brief-ENGLISH-1.pdf>
 23. UNDP. (2021). *New policy brief on gender in Indonesia's sustainable palm oil sector calls for stronger women's role*. <https://www.undp.org/indonesia/press-releases/new-policy-brief-gender-indonesias-sustainable-palm-oil-sector-calls-stronger-womens-role>
 24. Halim, D., Hambali, S. & Purnamasari, R.S. (2023). *Not All That It Seems: Narrowing of Gender Gaps in Employment during the Onset of COVID-19 in Indonesia*. Asian Development Bank and Asian Development Bank Institute. <https://www.adb.org/sites/default/files/publication/917331/adr-vol40no2-1-gender-gaps-employment-indonesia.pdf>

4.9 % and middle-class job opportunities declined by approximately 5.2 % compared to the previous year.²⁵

The pandemic's gendered impacts on women and girls were shaped by pre-existing vulnerabilities. COVID-19 worsened economic insecurity and gender-based violence, while structural, cultural, and socio-economic barriers further compounded women's challenges.²⁶ Women working in the informal sector, many of whom own or are employed in micro and small businesses (MSBs), were particularly hard hit. Informal employment is typically characterised by irregular income, low income and a lack of social protection, leaving many women, especially female-headed households, without financial safety nets. These groups were already vulnerable to poverty even before the pandemic.²⁷

To mitigate the crisis, the Indonesian government quickly rolled out the **National Economic Recovery Programme (PEN)** which offered essential social assistance to poor families, supported struggling sectors and provided IDR 2.4 million in grants to micro, small, and medium enterprises (MSMEs). However, unemployment still rose by 38.6 %, and underemployment became more prevalent, particularly in agriculture and transportation. The pandemic also accelerated informalisation of labour, especially for women, many of whom became unpaid caregivers or contributing family workers, groups often excluded from formal protection systems.²⁸

It was not until six months into the pandemic that targeted support for women was introduced. This included stimulus packages for women-led MSBs and assistance for female breadwinners.²⁹ Additionally, several existing social assistance schemes were expanded, including:

- ▶ Family Hope Programme (PKH)—Conditional cash transfers benefiting low-income women
- ▶ Non-Cash Food Assistance (BPNT)
- ▶ Cash Social Assistance (BST)
- ▶ Village Fund Cash Assistance (BLT)

25. Ibid.

26. UNICEF Indonesia. (2023). *Building back better for women and girls in Indonesia: Unlocking Opportunities for Gender Equality in the Post Covid-19 Recovery Agenda*. <https://www.unicef.org/indonesia/media/17791/file/Gender%20policy%20brief.pdf>

27. Ibid.

28. International Labour Organization (2022). *Socioeconomic impact of the COVID-19 pandemic in Indonesia: Labour market analysis and policy recommendation*. <https://www.ilo.org/publications/socioeconomic-impact-covid-19-pandemic-indonesia-labour-market-analysis-and>

29. Primandari, F. (2020). *Gendering Indonesia's responses to COVID-19: Preliminary thoughts*. New Mandala. <https://www.newmandala.org/gendering-indonesias-responses-to-covid-19-preliminary-thoughts/>

These programmes helped cushion the blow of the pandemic for the vulnerable households.³⁰

Despite its many challenges, the pandemic accelerated the use of digital technology and online business platforms. This shift opened up new livelihood opportunities for women, especially married women, who can run home-based businesses while managing domestic responsibilities. However, significant digital gender gaps remain, particularly in rural areas, where women face limited internet access, low digital literacy and other barriers to fully benefiting from digitalisation.³¹

In addition to cash transfer, the government introduced several other COVID-19 relief measures, including:

- ▶ Electricity Discounts
- ▶ Rice Assistance
- ▶ Wage Subsidy Assistance
- ▶ Internet Quota Assistance

These initiatives helped reduce the projected poverty rate by 4 %, bringing it down to nearly 10 %, a substantial improvement compared to the anticipated 14 % without enhanced social assistance.³² However, despite the availability of government stimulus programmes, many women, particularly those heading households, struggled to access government aid due to gender-specific constraints, digital exclusion, and weak targeting mechanisms at the village level.³³

The Government of Indonesia responded decisively to the public health and economic dimensions of the COVID-19 crisis. Yet, many of the relief measures fell short of addressing the specific needs and challenges faced by women and girls, who were affected by intersecting vulnerabilities. In 2022, during the G20 Summit, Indonesia launched the theme “*Recover Together, Recover Stronger*,” acknowledging the disproportionate burden of

30. Miranti, R., Sulistyanningrum, E., & Mulyaningsih, T. (2022). Women’s roles in the Indonesian economy during the COVID-19 pandemic: Understanding the challenges and opportunities. *Bulletin of Indonesian Economic Studies*, 58(2), 109-139. <https://doi.org/10.1080/00074918.2022.2105681>

31. Ibid.

32. Suryahadi, A., Al Izzati, R., & Yumna, A. (2021). *The Impact of Covid-19 and Social Protection Programs on Poverty in Indonesia*. *Bulletin of Indonesian Economic Studies*. <https://doi.org/10.1080/00074918.2021.2005519>

33. UNICEF Indonesia. (2023). *Building Back Better For Women And Girls In Indonesia*. <https://www.unicef.org/indonesia/media/17791/file/Gender%20policy%20brief.pdf>

the pandemic on women and highlighting the need to prioritise gender equality and close the gender gap in post pandemic recovery strategies.³⁴

Effects of Climate Change

Climate change has profound impacts on agriculture, posing serious threats to the livelihoods of farming households. These effects can be broadly categorised into direct (biophysical) and indirect (socio-economic) consequences. Direct impacts include altered rainfall patterns, floods, landslides, temperature fluctuations, and increased pest infestations. Indirect impacts, such as reduced agricultural productivity and crop failure, undermine economic stability and can lead to food insecurity if not addressed effectively.³⁵



In Indonesia, the expansion of palm oil plantations is a key driver of deforestation, often replacing ecologically rich forests, including carbon-rich peatlands, critical habitats for endangered species like the orangutan. Indonesia's tropical forests, among the most biodiverse on Earth, are being cleared at a faster rate than those in Brazil and other regions. Over 60% of Indonesia's rainforest species are endemic and found nowhere else. When native forests are destroyed, iconic species are displaced and pest populations, such as rats, proliferate in monoculture plantations.³⁶

34. Ministry of Women Empowerment and Child Protection. (2022). *G20 Ministerial Conference on Women's Empowerment (G20 MCWE) Rises Three Main Issues for Women*. Press Release. <https://www.w20indonesia.org/news/mo-wecp-g20-ministerial-conference-on-women-s-empowerment-g20-mcwe-rises-three-main-issues-for-women>

35. Antriyandarti, E., Suprehatin, D. N., Pangesti, A. W., & Samputra, P. L. (2024). The dual role of women in food security and agriculture in responding to climate change: Empirical evidence from rural Java. *Environmental Challenges*. <https://doi.org/10.1016/j.envc.2024.100852>

36. Petrenko, C., Paltseva, J., & Searle, S. (2016). *Ecological impacts of palm oil expansion in Indonesia*. *International Council on Clean Transportation*. <https://theicct.org/publication/ecological-impacts-of-palm-oil-expansion-in-indonesia/>

Deforestation significantly contributes to climate change through the release of stored carbon when trees and vegetation are removed. Draining peat soils for palm oil cultivation emits large quantities of greenhouse gasses. These practices also increase the risk of wildfires, which compromise air quality in Indonesia and neighbouring countries. Moreover, intensive use of chemical fertilisers, pesticides, and waste from palm oil processing contributes to water pollution and environmental degradation.

Studies show that farmers who adopt climate adaptation strategies, such as using improved farming techniques, accessing extension services or diversifying income sources, are more resilient to climate-related food insecurity.^{37, 38} Adaptation measures not only strengthen household food security but also reduce the severity of food shortages during climate shocks. Households that implement these strategies typically fare better than those that do not.³⁹

Women play a vital role in agriculture and food security and are key actors in responding to climate change. They often make critical decisions to ensure family wellbeing and food sufficiency, drawing on knowledge, intuition, and practical experience. However, research highlights that men and women experience and respond to climate shocks differently.⁴⁰ Women tend to bear a greater burden, especially when men seek alternative employment outside agriculture, leaving women to shoulder more farming responsibilities. This shift, however, rarely translates into increased status or decision-making power for women, instead, it often results in heavier workload.⁴¹

37. Gebre, G. Amekawa, Y., Fikadu, A.A., & Rahut, D.B. (2023). *Farmers' Use of Climate Change Adaptation Strategies and their Impacts on Food Security in Kenya*. https://www.researchgate.net/publication/369016890_Farmers'_Use_of_Climate_Change_Adaptation_Strategies_and_their_Impacts_on_Food_Security_in_Kenya

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39. Ogundeji, A. A. (2022). Adaptation to climate change and impact on smallholder farmers' food security in South Africa. *Agriculture*, 12(589), 1-16. <https://doi.org/10.3390/agriculture12050589>

40. Quisumbing, A. R., Kumar, N., & Behrman, J. A. (2018). Do shocks affect men's and women's assets differently? Evidence from Bangladesh and Uganda. *Climate Change, Collective Action & Women's Assets*. International Food Policy Research Institute. Development Policy Review. https://womenandclimate.ifpri.info/files/2014/09/PN_2014_GCC_02_web.pdf

41. Antriyandarti, E., Suprehatin, D. N., Pangesti, A. W., & Samputra, P. L. (2024). *The dual role of women in food security and agriculture in responding to climate change: Empirical evidence from rural Java*. Environmental Challenges. <https://www.sciencedirect.com/science/article/pii/S2667010024000180>

Understanding the gender-differentiated impacts of climate change is crucial. Climate change affects women's health, livelihood, and rights in distinct ways. Many women face increased workloads, reduced access to development opportunities, heightened poverty, and diminished personal safety and autonomy. When crop failures occur, women often have fewer coping mechanisms: they may lack livestock to sell, face limited access to credit, and encounter barriers to employment in urban areas.⁴² Additionally, women responsible for household care face a heightened pressure to secure basic needs amidst shifting climate conditions, yet they are often excluded from leadership roles in climate adaptation and mitigation efforts.

SOCIAL PROTECTION FRAMEWORK IN INDONESIA

Key Programmes and Gaps

Based on secondary research, this section outlines key social protection programmes currently implemented in Indonesia,⁴³ alongside observations on their structure and gaps in implementation.

Social Assistance

Social Assistance in Indonesia refers to non-contributory programmes funded by the national and/or local government budgets (APBN/APBD). These initiatives are targeted toward individuals and families classified as poor and vulnerable. The Ministry of Social Affairs manages the **Integrated Social Welfare Data (DTKS)**, which is used to identify eligible beneficiaries.

Hope Family Programme (Program Keluarga Harapan or PKH)

PKH is a conditional cash transfer programme administered by the Ministry of Social Affairs. It targets low-income families, especially pregnant women and children, aiming to improve their access to health and education services. Beneficiaries must be enrolled in health facilities (*faskes*) and educational institutions (*fasdik*) in their local area. In 2021, PKH had a

42. Rochmawati, A. D. (2020). *For women farmers, climate change has yielded greater disparity*. UNDP. <https://www.undp.org/indonesia/news/women-farmers-climate-change-has-yielded-greater-disparity>

43. Koran Tempo. (2023). *Jenis-jenis perlindungan sosial di Indonesia beserta program, tujuan, dan anggarannya*. Koran Tempo. <https://koran.tempo.co/read/ekonomi-dan-bisnis/482699/jenis-perindungan-sosial-di-indonesia-beserta-program-tujuan-dan-anggarannya>

budget allocation of IDR 28,7 trillion (approx. USD 1.77B) and reached 10 million families. Payments are disbursed quarterly (January, April, July, October) through bank, with assistance distributed over nine months on the following categories:

- ▶ Pregnant women: IDR 3,000,000 (~ USD 185)
- ▶ Children under 6: IDR 3,000,000 (~ USD 185)
- ▶ Elementary students: IDR 900,000 (~ USD 55)
- ▶ Middle school students: IDR 1,500,000 (~ USD 93)
- ▶ High school students: IDR 2,000,000 (~ USD 124)
- ▶ Seniors (70+): IDR 2,400,000 (~ USD 148)
- ▶ Persons with disabilities: IDR 2,400,000 (~ USD 148)

Staple Food Card (Kartu Sembako)

Previously known as Non-Cash Food Assistance Programme (BPNT), this initiative provides monthly food assistance to Beneficiary Families (KPM), in the form of digital payments. It aims to improve access to nutritious food and strengthen food security among the poor.

Smart Indonesia Programme (Program Indonesia Pintar or PIP)

Implemented by the Ministry of Education and Culture's (*Kemdikbud*), this programme offers cash assistance and broader access to education for students from vulnerable households. Eligibility is based on inclusion in the DTKS database. Aid is distributed via the Smart Indonesia Card (KIP) as follows:

- ▶ Elementary students: IDR 450,000 (~ USD 27)
- ▶ Junior high students: IDR 750,000 (~ USD 46)
- ▶ Senior high students: IDR 1,000,000 (~ USD 62)

Smart Indonesia Card for Higher Education (KIP-Kuliah)

KIP-Kuliah is a scholarship programme for underprivileged students who qualify through the National Selection based on Achievement or National Selection Based on Test (SNBP/SNBT) or independent university entrance exams. It covers tuition fees and living expenses for students accepted into public and private universities.

Contribution Assistance for National Health Insurance (JKN)

The Contribution Assistance Programme under the National Health Insurance (JKN) provides health protection to ensure participants can

access essential medical services. This government initiative aims to deliver comprehensive health coverage for all Indonesians, enabling them to live healthy, productive, and prosperous lives.

BPJS Health insurance

BPJS (Badan Penyelenggara Jaminan Sosial) Health Insurance is a national health coverage programme with three contribution tiers:

- ▶ Class 1: IDR 150,000 (~ USD 9/month)
- ▶ Class 2: IDR 100,000 (~ USD 5/month)
- ▶ Class 3: IDR 35,000 (~ USD 2/month)

In addition, the **Contribution Assistance Programme**, is available for low income individuals registered in the Ministry of Social Affairs' social welfare programme. Under this scheme, the government fully covers a premium of IDR 42,000 (~USD 2.50/month) per person.

BPJS also administers employment-based social insurance. Contributions total 5.7 % of the monthly salary—with 2 % paid by the employee and 3.7 % by employer. This scheme provides the following benefits: JHT (Jaminan Hari Tua/Old Age Security); JKK (Jaminan Keselamatan Kerja/ Work Accident Insurance); JKM (Jaminan Kematian/Death Benefits); and JP (Jaminan Pensiun/Pension Benefits).

Social Security Framework

Social Security, or social insurance, is a contributory system involving participation from individuals, employers, and/or the government. It aims to offer comprehensive protection for all Indonesian citizens across various stages of life and work.

Key programmes include:

- ▶ National Health Insurance (JKN)—Mandatory for all citizens and residents.
- ▶ Employment Social Security—Covers employees with benefits such as: Work Accident Benefits (JKK), Death Benefits (JKM), Pension Benefits (JP), and Old Age Security (JHT).

Additional social protection programmes under this framework include: Job Loss Guarantee (JKP), Village Direct Cash Assistance (BLT Dana Desa), Ultra Micro Financing (UMi), Pre-Employment Card and Subsidies for

Electricity and LPG. The Agricultural Insurance (Asuransi Pertanian) offers protection against crop failure due to floods, droughts, pests and diseases. Farmers pay premiums per hectare, with 80 % subsidised by the state.

Issues of Inclusion, Gender and Implementation

Challenges of Social Protection Programmes

While numerous social protection programmes have been introduced in Indonesia with the intention of improving livelihoods, particularly women and children, implementation challenges often undermine these goals. Key issues include inaccurate targeting, programme fragmentation, and inadequate funding, which collectively limit the effectiveness of these initiatives.⁴⁴

According to a 2023 study by McCarthy, which examined seven provinces representing diverse poverty and development contexts in the archipelago, Indonesia's social protection approach, while politically strategic, presents familiar shortcomings.⁴⁵ Although official evaluations tend to be positive, the programmes often fail to effectively support the rural poor in transitioning to more productive livelihoods. The study notes that budget constraints have led to a reliance on econometric targeting methods combined with community input. However, this method frequently excludes many households considered poor by local standards, including those headed by or heavily reliant on women.

For instance, in villages populated by the Banjar ethnic group, similar to other parts of Indonesia, efforts to update government lists to include newly impoverished or vulnerable households revealed that nearly half of those identified locally as genuinely "poor" were not receiving rice subsidies under the RASTRA programme. This primary issue: outdated data used by the central government.⁴⁶

44. Faculty of Economics and Business, Universitas Gadjah Mada. (2024). *Indonesia Still Faces Challenges in Expanding the Scope and Effectiveness of Social Protection Programs*. <https://feb.ugm.ac.id/en/news/4191-indonesia-still-faces-challenges-in-expanding-the-scope-and-effectiveness-of-social-protection-programs>

45. Rahardian, A. (2024). *The Paradox of Agrarian Change: Food Security and the Politics of Social Protection in Indonesia*. <https://www.academia.edu/106023049>[(https://www.academia.edu/106023049/The_Paradox_of_Agrarian_Change_Food_Security_and_the_Politics_of_Social_Protection_in_Indonesia)]

46. Mick Moore. (2024). Is social protection progressive? *Development Policy Review*, 42(3), 514-534. <https://www.tandfonline.com/doi/pdf/10.1080/27706869.2024.2381939>

Social Assistance and Women

A significant number of elderly Indonesians work in the informal sector. Nationally, over 80 % of working elderly individuals are engaged in informal employment, with Jakarta reporting a slightly lower rate of 61 %.⁴⁷ Among them, elderly women are more likely to be informal workers than elderly men.⁴⁸

In 2018, the government expanded eligibility for the Family Hope Programme (PKH) to include the elderly. Despite this, a Statistics Indonesia survey revealed that only 11.9 % of the elderly were actually receiving PKH benefits.⁴⁹ Notably, the entitlement is directed to the household rather than the individual, operating under the assumption that elderly parents live with their adult children. This design limits access for elderly people, particularly women, who live alone or outside of traditional family structures.

Although women often became the primary beneficiaries of these assistance programmes, the system inadvertently reinforced traditional gender roles. As Budianto (2023) notes, this residual approach to welfare—targeting only the “very poor” - frequently excluded elderly women and female-headed households.⁵⁰

The same identified three key factors influencing how women are perceived as “deserving” of social assistance. First, Indonesian cultural values are shaped by ‘State Ibuism.’ Gender roles are strongly influenced by the ideology of *state ibuism* which prioritises women’s domestic roles and overlooks their economic contributions outside the home. Second, the government has limited fiscal capacity. Given financial constraints, the government prioritises only the most impoverished, limiting the ability to respond to nuanced or individual vulnerabilities. Third is the influence of the Social Investment Model. Under the World Bank’s social investment framework, Indonesia’s policies increasingly focus on improving human

47. Badan Pusat Statistik (BPS). (2019). *Keadaan Angkatan Kerja di Indonesia Agustus 2019*. <https://www.bps.go.id/id/publication/2019/11/29/96138ece33ccc220007acbdd/keadaan-angkatan-kerja-di-indonesia-agustus-2019.html>

48. TNP2K. (n.d.). *Elderly Study - Secondary Data Analysis*. <https://www.tnp2k.go.id/download/83338Elderly%20Study%20-%20Secondary%20Data%20Analysis.pdf> (<https://www.tnp2k.go.id/download/83338Elderly%20Study%20-%20Secondary%20Data%20Analysis.pdf>)

49. Badan Pusat Statistik Indonesia. (2019). *Keadaan Angkatan Kerja di Indonesia*. <https://www.bps.go.id/id/publication/2019/11/29/96138ece33ccc220007acbdd/keadaan-angkatan-kerja-di-indonesia-agustus-2019.html>

50. Budianto, V. (2023). Indonesia’s social protection landscape: Women, exclusion and deservingness in social assistance. In A. Bexley, S. X. Dong, & D. Setyonaluri (Eds.). *Gender equality and diversity in Indonesia: Identifying progress and challenges* (pp. 205-221). ISEAS–Yusuf Ishak Institute.

capital, especially for children and future generations. While this benefits families broadly, it overlooks the fact that women, on average, experience higher poverty levels throughout their lives compared to men.

COMMUNITY-BASED PARTICIPATORY RESEARCH (CBPR) FINDINGS

Impacts of COVID-19 on Women Workers

The Indonesian government implemented various measures and programmes in response to the COVID-19 pandemic. However, gaps in these interventions were highlighted by the women participated in the CBPR, who identified the following dimensions that should have been addressed:

- ▶ **Health and Safety Concerns:** The COVID-19 pandemic presents significant health risks for women farmers working on plantations. Due to limited access to healthcare facilities in rural areas, these women were particularly vulnerable to infection. The inadequate healthcare infrastructure further exacerbated their situation, making it difficult to access timely medical assistance or treatment if they became ill. This not only jeopardised their health but placed added strain on their families and communities.
- ▶ **Economic Impact:** The pandemic severely disrupted the livelihoods of women farmers by interrupting supply chains, closing markets, and reducing demand for agricultural products. As a result, many experienced substantial income losses and economic hardships. Their inability to sell produce led to financial instability, deepening pre-existing economic inequalities faced by women in rural areas.
- ▶ **Gender Roles and Responsibilities:** Traditional gender roles intensified during the pandemic, placing additional burdens on women farmers. Many had to assume greater caregiving responsibilities, including caring for sick family members, overseeing children's education during school closures, and managing household tasks. These increased responsibilities limited their capacity to engage in agricultural work, reducing productivity and further restricting economic opportunities.
- ▶ **Impact on Women Workers in Oil Palm Plantations:** Research shows that women working in oil palm plantations were particularly hard hit by the pandemic. Many faced layoffs or terminations, and those who

remained, often casual workers, took on heavier workloads without any corresponding increase in wages. This situation disproportionately affected women and intensified gender-based economic disparities within the agricultural sector.

CASE STUDY 1: More Work, Same Pay

During the COVID-19 pandemic, many women working in the oil palm plantations, including myself, were laid off or terminated. Those of us who remained as casual workers had to shoulder a double burden. We were expected to take on the additional tasks left behind by our dismissed colleagues, yet our wages remained the same. This meant significantly more work without any increase in pay. The physical and mental strain was immense, as we struggled to cope with the increased workload and the constant fear of losing our jobs. This experience highlighted the urgent need for stronger labour protections and fair wages, especially during times of crisis.

Siti talking about her job insecurity during the pandemic

Gender Impacts of Climate Change

Based on the CBPR and secondary research, the following findings were shared regarding the impacts of climate change and environmental degradation on women, particularly rural women, in Indonesia:

- ▶ **Extreme Weather Events:** In Riau, extreme weather events such as floods, droughts,⁵¹ and forest fires⁵² are common occurrences. These events directly impact the agricultural productivity and livelihoods of women farmers and rural communities.⁵³ Floods and droughts can destroy crops, leading to significant income losses for women who depend on farming. Forest fires, often worsened by climate change, not only damage agricultural land but also pose health risks due to

51. Sekar, A., & Suhenda, D. (2024). *Extreme weather looms over Indonesia*. Asia News Network. <https://asianews.network/extreme-weather-looms-over-indonesia/>

52. Sengdara, K., Sukendro, A., & Heridadi. (2023). *The Role of the Government of Riau Provincial in Dealing with Forest and Land Fires*. IOP Conference Series: Earth and Environmental Science. <https://iopscience.iop.org/article/10.1088/1755-1315/1173/1/012063/pdf>

53. Arifah, Salman, D., Yassi, A., & Bahsar-Demmellino, E. (2022). *Climate change impacts and the rice farmers' responses at irrigated upstream and downstream in Indonesia*. ScienceDirect. <https://www.sciencedirect.com/science/article/pii/S240584402203211X#bib16>

air pollution, affecting the overall well-being of rural women and their families.

- ▶ **Crop Loss and Income Instability:** Climate change-induced fluctuations in temperature and precipitation patterns result in unpredictable crop yields for women farmers in Riau.⁵⁴ This instability undermines agricultural output and directly affects rural women's income, increasing financial uncertainty and food insecurity. Many women rely on farming to support their families, so climate-related crop failures place them at heightened economic risk.
- ▶ **Limited Access to Climate-Resilient Technologies:** Women farmers in Riau face barriers in accessing climate-resilient agriculture technologies and practices. Limited access to information, financial resources and gender-sensitive extension services restricts their ability to adapt to changing conditions and reduce risks.⁵⁵ As a result, women are more vulnerable to the impacts of extreme weather and climate variability, deepening existing inequalities in rural areas.

Land Tenure and Indigenous Rights

Based on the CBPR and secondary research, the following findings were shared regarding rural women's struggles with land-related issues in Indonesia:

- ▶ **Land Grabs and Dispossession:** Women farmers and rural communities in Riau face increasing land grabs and dispossession due to expansion of oil palm plantations. This expansion results in the loss of access to productive land and vital resources, depriving women of their livelihoods and worsening poverty and food insecurity.⁵⁶ The encroachment onto indigenous lands further marginalises affected communities and threatens their cultural heritage and traditional ways of life.
- ▶ **Lack of Land Tenure Security:** Many women farmers in Riau lack formal land titles or face unequal rights to land ownership, leaving them vulnerable to eviction and land conflicts. The absence of secure land

54. Ibid.

55. Aripurnami, S. (2023). *Climate and Deforestation: Its Impact on Gender Equality (in Siak Regency, Riau Province, Indonesia)*. W20 Summit Compendium 23-24. <https://w20india.org/wp-content/uploads/2023/06/W20-Compendium.pdf>

56. Nnoko-Mewanu, J. (2019). "When we lost the forest, we lost everything": *Oil Palm Plantations and Rights Violations in Indonesia*. Human Rights Watch. <https://www.hrw.org/report/2019/09/23/when-we-lost-forest-we-lost-everything/oil-palm-plantations-and-rights-violations>

tenure undermines women's economic empowerment and perpetuates gender inequality in access to land and resources. Without legal recognition of their land rights, women face difficulties accessing credit, agricultural inputs, and government support programmes, further marginalising them within the agricultural sector.⁵⁷

- ▶ **Indigenous Livelihoods Threatened:** The destruction of forests and conversion of land for industrial plantations pose serious threats to the livelihoods of indigenous communities in Riau. With the livelihoods of at least 20 million people directly dependent on the forest, deforestation deprives indigenous peoples of food, shelter, and cultural identity.⁵⁸ The appropriation of indigenous lands not only undermines community rights but also jeopardises the survival of their unique cultures and traditional knowledge systems.
- ▶ **Environmental Degradation:** The establishment and expansion of oil palm plantations have caused severe environment damage in Riau, including deforestation, biodiversity loss, and water pollution. This degradation disrupts ecological balance and undermines the sustainability of women farmers' livelihoods. For instance, extensive deforestation in Sumatra since 1982, driven primarily by palm oil and industrial pulpwood plantations, has led to the loss of natural habitats and disrupted ecosystems.⁵⁹ The conversion of forest land into degraded or barren areas also worsens soil erosion and reduces agricultural productivity, further endangering women's economic security.

CASE STUDY 2: Unequal aid and divided communities

In Kandis, very few poor farmers and farm workers have access to social assistance. Out of hundreds of families, only I was secretly summoned to receive the PKH (Family Hope Program) aid. I was worried it would cause envy among my neighbours. I felt I was given this aid because my husband is part of a farmer's organisation that opposes the plantations and the government.

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- 57. UN Women. (2020). Realizing women's rights to land and other productive resources (second edition). <https://www.unwomen.org/en/digital-library/publications/2020/10/realizing-womens-rights-to-land-and-other-productive-resources-2nd-edition>
 - 58. Rainforest Action Network. (n.d.). *Indonesia, Climate Change and Rainforests*. https://www.ran.org/wp-content/uploads/2018/06/indonesia_climatechange_rainforests.pdf
 - 59. Aldred, J.. (2008). *Sumatran deforestation driving climate change and species extinction, report warns*. The Guardian. <https://www.theguardian.com/environment/2008/feb/27/climatechange.forests>

These unfair practices, in various forms, continue to create divisions in our community. The most severe conflicts in our village, aside from inheritance and election disputes, stem from the injustice in the distribution of social assistance.

**Narrated by Sari, a farmer's wife*

CASE STUDY 3: Land, Labour and Survival

Wati* is of the Sakai tribe and works on a cassava plantation in Riau district. Over the years, timber and palm oil companies have acquired large tracts of land through government concessions and cutbacks, displacing the Sakai from their ancestral settlements and traditional farming and hunting grounds. Only a small number of peasants were able to retain enough land for agriculture, while most, like Wati, were forced to be labourers in plantations under the control of landlords.

Wati is a contract worker earning a meagre USD180 per month. She and others are routinely exposed to hazardous pesticides, including Highly Hazardous Pesticides (HHPs), leading to health issues such as shortness of breath, miscarriages, skin irritation and allergic reactions. Although Wati is aware of the risks pesticides pose to human and environmental health, she has little power to influence how they are used, including dosage and method of application.

Eventually, Wati chose to leave plantation work and transition to agroecology. She now cultivates cassava, a staple food for the Sakai, for her community, promoting a healthier and more sustainable way of life.

** Name has been changed*

Gender Inequalities in Plantation Work

Oil palm cultivation has expanded rapidly in the humid tropics, particularly in Indonesia and Malaysia, over the past three decades. Large company plantations now contribute roughly half of global palm oil production, with the other half coming from small- and medium-sized family farms. While recent studies highlight the positive economic impact of oil palm cultivation on smallholder farmers, such as increased farm profits,

household incomes, and living standards,⁶⁰ these studies have largely focused on the household-level data, overlooking gender disparities between male and female household members and the resulting effects on intra-household gender roles.

Gendered impacts are likely due to the labour-saving nature of oil palm cultivation compared to alternative crops, which may affect men and women differently. In Indonesia, oil palm cultivation is traditionally male-dominated, making it essential to examine gender dynamics within oil palm farming households. Doing so allows for a better understanding of the nuanced impacts on men and women and their respective roles in production and decision-making.⁶¹

Women in the village sometimes talk to each other in groups to highlight their contributions. Despite patriarchal views that women are weak, they proved otherwise. Women start their day at 4 AM, preparing breakfast, work alongside men in the plantations, and return at 4 PM to cook dinner. Their work often exceeds that of men, yet it remains undervalued.

From a woman agricultural worker

Women agricultural workers, especially those in rural areas and ethnic minority communities, face multiple, intersecting vulnerabilities due to gender disparities. From the CBPR conducted in this study, the following challenges were observed:

- ▶ **Limited Access to Resources:** Women farmers often struggle to access essential resources necessary for agricultural productivity. These include limited access to credit, which hinders their ability to invest in seeds, fertilisers, and farming equipment. They are also frequently excluded from agricultural extension services, which provide critical training and information on innovative practices. These barriers significantly impede women's economic empowerment and limit their contribution to food security and agricultural development.

60. Sibhatu, K. T. (2023). Oil palm boom: Its socioeconomic use and abuse. *Frontiers in Sustainable Food Systems*. <https://www.frontiersin.org/articles/10.3389/fsufs.2023.1083022/full>

61. Mehraban, N., Debela, B. L., Kalsum, U., & Qaim, M. (2022). *What about her? Oil palm cultivation and intra-household gender roles*. *Food Policy*. <https://doi.org/10.1016/j.foodpol.2022.102276>

- ▶ **Gender-Based Violence:** Within the agricultural sector, women are vulnerable to verbal harassment, physical assault, and sexual exploitation. Such abuse often occurs within hierarchical workplace structures, with women facing discrimination from male supervisors or coworkers. In some cases, access to employment or resources may be conditioned on coercive or exploitative exchanges, perpetuating cycles of disempowerment and inequality.
- ▶ **Under-representation in Decision-Making:** Despite their key role in food production, women are often excluded from decision-making processes related to land tenure, resource management, and agricultural policies. Their limited access to education and training further restricts participation in governance and planning forums. This exclusion prevents the integration of women's perspectives into gender-responsive policy and programme development.
- ▶ **Menstrual Leave and Workplace Violations:** In some plantation settings, women requesting menstrual leave are subjected to degrading practices such as mandatory vaginal checks by plantation midwives to verify menstruation. These invasive procedures violate women's privacy and bodily autonomy causing unnecessary physical discomfort, emotional distress and contributing to a culture of gender-based discrimination and control. Such practices are a form of institutionalised violence that reinforces harmful gender norms and foster an oppressive work environment.
- ▶ **Health Risks from Pesticide Exposure:** Women involved in pesticide application often work without adequate protective equipment or training. This exposes them to a host of health risks including acute poisoning, respiratory issues, reproductive health complications, and long-term chronic illnesses. Despite these known dangers, women are rarely provided with the necessary resources to ensure safety, highlighting the urgent need for health protections in agricultural settings.

CASE STUDY 4: Lingering Exposure

Although women no longer spray pesticides in the oil palm plantations, we still suffer from their effects. Men now handle most of the spraying, but whenever we are nearby, we experience the same harmful exposure. Even with drones being used, the pesticides still reach us. The chemicals cause

intense itching, difficulty breathing, and bouts of nausea and vomiting. Many of us women have demanded that the plantations stop using pesticides altogether because of the severe impact on our health and well-being.

** Narrated by Mirna, a plantation worker*

CASE STUDY 5: Pesticides at Home

Nia* shared her story of pesticide exposure, affecting not only herself, but also her children, through her job as a sprayer at a palm oil plantation in Riau. “Sometimes, I brought my kids to the oil palm plantations during working hours,” Nia recounted. “After work, I would try to clean off the pesticides, but sometimes there was no water available. I’d go home wearing clothes with pesticide residue, and this exposed my kids and other family members to the chemicals.”

Despite daily exposure to harmful pesticides, Nia noted that access to medical treatment and healthcare support from the oil palm company was limited, especially for women plantation workers. She and her fellow workers had made efforts to engage with the company, urging them to follow government regulations, including banning hazardous pesticides.

The COVID-19 pandemic and increasing demands at work eventually led Nia to resign. She faced the double burden of care work at home, now without a stable income. This hardship motivated her to shift toward agroecology and organic farming, providing both a source of income and healthier food for her family.

**Name changed for privacy*

Health Hazards and Pesticide Use

Rural women agricultural workers in Indonesia face numerous challenges and vulnerabilities related to pesticide use as an occupational hazard. Chief among these are the significant health risks associated with handling and applying pesticides, including acute poisoning, respiratory issues, skin conditions, and long-term chronic illnesses. Prolonged exposure to these chemicals poses serious health risks, especially for workers who lack access to proper personal protective equipment (PPE).

Unfortunately, the lack of PPE is widespread, particularly in developing countries, leaving workers more vulnerable to direct exposure. Limited awareness and inadequate training on the safe handling and application of pesticides further exacerbate these risks. Many workers are unaware of the potential dangers, appropriate safety measures or alternatives to chemical pesticides, increasing the likelihood of unintentional exposure and accidents.

Environmental contamination is another critical concern. Pesticides can pollute soil, water sources, and surrounding ecosystems, posing additional threats not only to agricultural workers but also to nearby communities and wildlife. Inadequate regulation and weak enforcement of pesticide use further contribute to misuse and improper handling, deepening the health and environmental risks.

The reliance on pesticide-intensive agricultural practices, particularly among small-scale farming communities, also discourages the pursuit of safer alternatives. Workers often fear speaking about health hazards or shifting to more sustainable practices due to concerns over job security and income loss. Moreover, limited access to healthcare facilities in remote or marginalised areas makes it difficult for workers to seek timely medical treatment for pesticide-related illnesses.⁶²

CASE STUDY 6: Health over Hazard

I endured regular exposure to pesticides during spraying, while my male counterparts were exposed during mixing, shared Musni*, a former plantation worker. “We were exposed to Roundup mixed with ale, and suffered severe health issues—itching skin, breathing difficulties and for pregnant women, even miscarriages.” Despite the clear evidence, the company dismissed these health concerns. Measures such as mandatory post-spraying showers were inadequate to prevent exposure or protect workers. With no organised action to demand safe conditions, Musni eventually resigned and transitioned to agroecology for safer and more sustainable livelihood. “It’s time for fair treatment,” she emphasised, “and for stronger advocacy to abolish pesticide use and ensure a better future for all workers.

**Name changed for privacy*

62. Istriningsih, et al. (2022). Farmers’ knowledge and practice regarding good agricultural practices (GAP) on safe pesticide usage in Indonesia. *Heliyon*, 8(1). <https://pubmed.ncbi.nlm.nih.gov/35036601/>

CASE STUDY 7: Spraying Through the Pain

Adi* experienced symptoms of poisoning after repeated exposure to pesticide, particularly HHPs, while working on an oil palm plantation. “After spraying two tanks of pesticide, I felt dizzy and vomited,” she recalled. “But because I was used to finishing the job, I kept going until I had finished 4 tanks of sprayer.”

Following the incident, Adi felt physically weak and was unable to perform both her work and daily household tasks. Despite the severity of her condition, the only compensation she received was mandatory insurance from the government, and even that was discontinued before she had fully recovered.

Now, Adi grows chili and other crops in her backyard, providing safe, pesticide-free food for her family and a small supplementary income. She hopes “women plantation workers can have better lives through decent wages and decent work” and urges that plantation companies and the government take action to end pesticide poisoning, especially for women.

**Name changed for privacy*

RECOMMENDATIONS

In addition to the recommendations shared by women plantation workers in this study and findings from the secondary research on social protection in Indonesia, it is crucial to ensure that the formal rights of these women as workers are fully recognised, protected, and systematically strengthened. The following recommendations are primarily directed at the Indonesian government, with additional suggestions relevant to the ASEAN region.

To the Indonesian Government

- ▶ **Improve Targeting Mechanisms:** Enhancing the effectiveness of social protection programmes in Indonesia requires a multifaceted approach, beginning with the refinement of targeting mechanisms. Strengthening these systems will ensure that assistance reaches the most vulnerable and marginalised populations. This can be achieved through data-driven strategies, such as regular household surveys and the use of technology for accurate beneficiary identification and registration.

- ▶ **Expand the coverage of social protection programmes:** Expanding programme coverage is equally critical to include a broader range of vulnerable groups, such as informal workers, the elderly, persons with disabilities, and others at risk of exclusion. Targeted outreach awareness campaigns can help ensure these populations are informed and able to access available support.
- ▶ **Develop sustainable financing models:** Sustainable financing is essential for their long-term viability. This includes increasing budget allocations or exploring public-private partnerships to secure adequate and reliable funding.
- ▶ **Strengthen inter-agency coordination:** Improved coordination among government agencies and stakeholders is necessary to streamline implementation, reduce duplication, and enhance programme effectiveness. Stronger inter-agency collaboration will contribute to more coherent and impactful interventions.
- ▶ **Build flexibility into programmes:** Flexibility in programme design is also important, allowing for adjustments in response to changing conditions such as economic downturns or public health emergencies like the COVID-19 pandemic.
- ▶ **Promote gender responsiveness and inclusivity:** Ensuring gender responsiveness and inclusivity is fundamental. Programmes should be tailored to meet the distinct needs of women, girls, and minority groups. A gender-responsive approach ensures that programmes not only promote equitable access but also contribute to eliminating discriminatory norms and power imbalances.
- ▶ **Empower beneficiaries through awareness and participation:** Empowering beneficiaries through education and awareness initiatives can foster greater participation in design and implementation of programmes. This helps build a sense of ownership and accountability, improving the overall success of social protection efforts.
- ▶ **Conduct regular impact evaluations:** Regular impact evaluations are vital for measuring programme effectiveness and identifying areas for improvement. Findings from these assessments should inform evidence-based policy decisions that can help enhance programme outcomes and impact.

- ▶ **Address stigma around social assistance:** Tackling the social stigma associated with receiving assistance is also essential. Public education campaigns can help challenge negative perceptions and reinforce the role of social protection in inclusive national development.
- ▶ **Leverage technology for efficiency:** Leveraging digital technologies, such as mobile payment systems, digital ID systems, and digital beneficiary databases, can enhance the efficiency, transparency and accuracy of programme delivery and management.
- ▶ **Support women agricultural workers and land rights:** Extending coverage to all women workers, agricultural labourers and those in the informal sectors, and securing access to land, particularly for indigenous and ethnic minority communities affected by land dispossession, are essential steps toward a more equitable and inclusive society.

By adopting these recommendations, the Indonesian government can significantly enhance the reach, efficiency, and impact of social protection programmes. Such efforts not only uphold the rights and dignity of marginalised groups but also contribute to long-term, sustainable development and resilience across rural Indonesia.

To ASEAN Member States

- ▶ **Harmonise social protection policies across the region:** Aligning social protection policies across ASEAN member states is essential to ensure consistency, coherence, and equitable access throughout the region. Harmonisation can promote cross-border mobility for workers and help establish a more comprehensive and inclusive safety net for all citizens. Encouraging adherence to international standards and best practices will also facilitate smoother transitions for individuals moving between countries within ASEAN.
- ▶ **Facilitate data sharing and collaboration:** Enhancing data sharing and collaboration among ASEAN member states is crucial for improving the targeting and identification of vulnerable populations. Establishing a regional database of social protection beneficiaries and their specific needs can significantly boost programme effectiveness. By pooling resources and exchanging information, ASEAN countries can more efficiently address social challenges and allocate resources where they are most needed.

- ▶ **Support capacity building and knowledge exchange:** Capacity-building initiatives and knowledge-sharing programmes among member states are vital for strengthening the design, implementation, and evaluation of social protection systems. Learning from each other's experiences and best practices will help enhance programme efficiency and effectiveness.
- ▶ **Develop regional guidelines for social protection:** Creating regional guidelines or frameworks can serve as a reference for member states in designing and improving their national social protection programmes. These guidelines can foster consistency and coherence across ASEAN, promoting alignment with shared principles and regional priorities.
- ▶ **Protect migrant workers:** Addressing the specific needs of migrant workers is essential. Developing inclusive social protection measures that ensure access to assistance and protection from exploitation and abuse will uphold the rights and well-being of migrant workers across the region. Recognising their contributions and extending adequate support will promote social justice and equity within ASEAN.
- ▶ **Raise public awareness:** Launching regional public awareness campaigns can help promote understanding of the importance of social protection and its positive impact on individual well-being and societal development. Engaging the public through advocacy and outreach will build broader support for inclusive and sustainable social protection policies.
- ▶ **Establish a regional monitoring and evaluation frameworks:** Implementing a robust regional framework for monitoring and evaluating social protection programmes is essential for tracking progress and impact. Regular assessments will help identify successes, challenges, and areas for improvement, guiding more effective and evidence-based policy development.

By adopting these recommendations, ASEAN can build a more inclusive and resilient social protection system. Strengthened collaboration and a shared commitment to social development will enable Member States to more effectively address social challenges and advance the regional social protection agenda.

CONCLUSION

This research highlights the serious challenges faced by rural women workers and plantation workers in Indonesia, especially those working in the oil palm sector. Despite the presence of several social protection programmes, including the Hope Family Programme (PKH), Rice for the Poor (Raskin), and Non-Cash Food Assistance (BPNT), many women remain excluded from these schemes, and significant gaps in implementation continue to limit their impact.

One of the most critical issues is the accuracy of beneficiary targeting. Current mechanisms are often hampered by limited and outdated data, leading to inclusion and exclusion errors. Vulnerable individuals—especially those in informal work, rural communities, and ethnic minority groups—are frequently overlooked. While some efforts have been made to expand programme coverage, they fall short of reaching all those in need.

In many areas, administrative resources are inadequate. Local-level implementation often lacks the personnel, funding, and infrastructure to deliver services effectively. This results in inconsistencies, inefficiencies, and delays that undermine the reliability of social protection. Corruption and favouritism further complicate the process, creating mistrust and conflict within communities.

Yet, the value of social protection programmes has been especially evident during crises such as the COVID-19 pandemic. In times of widespread hardship, these programmes served as vital safety nets. However, their limited scale and scope revealed just how much more needs to be done to ensure they are truly comprehensive and responsive.

Improving social protection in Indonesia requires a more inclusive and integrated approach. Targeting systems must be improved using better data and technology. Programmes need to be expanded and backed by sustainable financing models to support their long-term success. Coordination among government agencies and with civil society must be strengthened to reduce inefficiencies and ensure holistic implementation.

Equally important is making social protection gender-responsive. Programmes must reflect and respond to the specific needs of women, girls, and marginalised groups. Empowering communities through education, awareness, and participation will help ensure that beneficiaries are not only recipients but active contributors to shaping these systems.

In conclusion, the Indonesian government must prioritise the development of gender-responsive social protection policies that address the diverse and intersecting needs of vulnerable populations. Strengthening women's and peasants' movements in rural areas is a vital strategy to improve access, empower communities, and support more effective and accountable policy implementation. Sustained and coordinated efforts are essential to overcome persistent challenges and ensure equitable access to social protection for all, contributing meaningfully to poverty reduction and the advancement of inclusive, just and sustainable development in Indonesia.



CHAPTER 7

Conclusion and Recommendations

Rural women, especially farmers, agricultural workers, indigenous peoples across Vietnam, Cambodia, Laos, Indonesia and Malaysia, have long struggled for equality, access to resources, and the recognition of their rights. They remain disadvantaged and discriminated against, with limited opportunities to secure sustainable and dignified livelihoods. Gender-based discrimination is often compounded by other forms of marginalisation, based on ethnicity, age, (dis)ability, nationality, class, caste, religion, or sexual orientation. Although nearly 58 % of economically active women in Asia work in the agriculture¹ fewer than 13 % are landholders.² Many face barriers including lack of access to credit, infrastructure, irrigation, and machinery.

Discrimination begins at home and extends to the community and national levels, where systemic barriers prevent women from participating fully in political and economic life. Women carry multiple burdens. As agricultural producers, they often work longer and harder than their male counterparts, without recognition of their contributions and often without remuneration in their family farms. As agricultural workers, women perform the same tasks as men but receive lower wages.

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1. UN ESCAP. (2017). Gender, the Environment and Sustainable Development in Asia and the Pacific. <https://www.unescap.org/sites/default/files/publications/SDD-Gender-Environment-report.pdf>
 2. UN SDG 2: End hunger, achieve food security and improved nutrition and promote sustainable agriculture. <https://www.unwomen.org/en/news/in-focus/women-and-the-sdgs/sdg-2-zero-hunger>

They also face additional occupational hazards, including gender-based violence (GBV) and exposure to highly hazardous pesticides. In Malaysia, for example, women plantation workers handle dangerous pesticides and fertilisers without being informed of their risks and without access to personal protective equipment (PPE), which is often unaffordable or unsuitable due to the hot and humid climate.

Women also shoulder the bulk of unpaid care work of household chores, collecting water and firewood, food preparation, and caring for children, the elderly and the sick. In many areas, the out-migration of men and youth has left women as the primary agricultural workforce in rural areas, either as unpaid family workers or waged workers.

This report documents the unique challenges faced by women in agriculture and offers concrete recommendations to uphold their rights, improve their well-being, and build resilience. It examines the impacts of climate change and the COVID-19 pandemic on women's livelihoods, incomes and health, and highlights their resilience strategies. The report also details the harmful effects of pesticide use.

Drawing on a literature review of existing reports and policies, the study is further strengthened by first-hand accounts gathered through focus group discussions (FGDs) with women farmers, plantation and agricultural workers and indigenous women, as well as interviews with researchers. These discussions provided valuable insights into the realities of rural women and the complex challenges they face. The report underscores the urgent need to address the vulnerabilities of these marginalised groups. Their persistent struggle for social protection and labour rights reflects their resilience and collective resolve to create a better future.

One of the most pressing issues raised in the national reports is the lack of inclusive social protection. In Cambodia, Laos, Malaysia, Indonesia and Vietnam, social protection is a guaranteed right for formal workers. However, implementation gaps remain, particularly for informal workers. Each country report stresses the importance of expanding social protection coverage to include women in agriculture. There is also a need for consistent and accessible information on labour rights and social services to reach rural communities. Public awareness campaigns can help address the stigma associated with receiving social assistance and promote social protection as essential for inclusive development.

Digital technologies, such as mobile payment systems and digital databases, can improve the delivery and monitoring of social protection

programmes. These tools, as highlighted in the reports from Indonesia and Cambodia, can improve data accuracy, reduce errors in beneficiary targeting, and increase programme efficiency. Such innovations are key recommendations for ASEAN and its member states.

Secure land tenure and equitable access to land and resources, as highlighted in the reports, are also critical for rural women's economic empowerment. Governments must prioritise policies that uphold equal land rights and ensure those rights are protected in both law and in practice. Equally vital is the recognition and implementation of indigenous peoples' rights to access and manage their ancestral forests and territories.

The intersectionality of the challenges rural women face cannot be overstated. Gender discrimination, when compounded with other forms of marginalisation, results in deeper social and economic exclusion. Governments must actively dismantle discriminatory practices and structural barriers that prevent rural women from participating fully and assuming leadership in political and economic spheres.

The COVID-19 pandemic severely disrupted development in the region, exacerbating long-standing inequalities. Small-scale farmers, agricultural workers, and indigenous peoples were pushed further into landlessness, poverty, and vulnerability. Reports from the five countries detail how marginalised communities faced income loss, food insecurity, health challenges and malnutrition. The pandemic starkly revealed gaps in access to social protection, including healthcare, unemployment insurance and crop protection, leaving many, especially women without the means to cope. Rising production costs and disrupted food supply chains hit small farmers and workers particularly hard. In crisis, rural women are disproportionately affected due to limited access to resources and services. In Cambodia, COVID-19 restrictions in 2021 hindered access to healthcare services for pregnant women and negatively impacted the overall well-being of women and children.

Women also bore the brunt of increased unpaid care work during the pandemic. In Vietnam, 73 % of surveyed women reported spending at least three additional hours per day on unpaid domestic and caregiving duties compared to pre-pandemic workloads.

In light of these impacts, governments must prioritise the development of gender-responsive social protection measures, including unemployment benefits and crop insurance, tailored to the unique needs and vulnerabilities of rural and indigenous women.

Climate Change and the Urgent Need for Climate-Resilient Agriculture

Climate change also emerged as a critical issue in the FGDs. ASEAN countries face frequent natural disasters, and between 2009 to 2020, the region experienced 33,325 climate-related deaths, affecting 222 million people and causing economic losses of USD 97.3 billion.³ ASEAN Member States (AMS) have identified food and agriculture, water resources, forestry, biodiversity and health as key sectors for climate action.

Most rural populations in ASEAN rely on these climate-sensitive sectors for their livelihoods. Already burdened by anthropogenic-induced challenges such as pollution and resource over-exploitation, women in these areas are experiencing declining agricultural productivity and shrinking income, pushing them further into poverty. The national reports emphasise the urgent need for integrated social protection and climate resilience strategies grounded on structural development and disaster prevention and mitigation.

Despite being identified as climate-vulnerable sectors, there is a notable absence of clear action plans to address climate change impacts and funding allocations for social protection and labour rights to support longer-term response to climate impacts. Without the inclusion of vulnerable groups in planning and implementation, any effort to combat climate change will be inadequate and ineffective.

ASEAN's climate vision 2050 supports climate-smart agriculture and promotes integrated farming systems (IFS).⁴ These systems encourage communities to “optimize small landholdings through complementary production systems, such as horticulture, fish or frog ponds, and sustainable backyard pig or chicken/duck rearing. IFS also promotes efficient water use, reduces input costs by using the waste of one system as the input to another (e.g., using chickens in a contained area and using droppings for fertiliser), and encourages natural pest control.” However, as the national reports indicate, government support continues to favour large-scale monocultures of palm oil, sugarcane, corn and rubber, often

3. ASEAN. (2021). *State of Climate Change Report (ASCCR)*. ASEAN Secretariat. <https://asean.org/book/asean-state-of-climate-change-report/>

4. ASEAN. (2017). ASEAN Regional Guidelines for Promoting Climate Smart Agriculture (CSA) Practices. Volume II. Adopted at 39th AMAF Meeting, 28 September 2017. <https://asean-crn.org/asean-guidelines-on-the-promotion-of-climate-smart-agriculture-practices-volume-ii/>

reliant on heavy chemical inputs and responsible for displacing farming communities and indigenous peoples.

The national reports underscore the urgent need for climate-resilient agricultural policies, strategies and practices. Governments must invest in and develop policies that mainstream sustainable farming—particularly agroecology—promote crop diversification, and support climate-resilient crop varieties. To enable rural farming communities to effectively respond to climate change, a more resilient agricultural system is needed, with agroecology at its core. This aligns with findings from the Intergovernmental Panel on Climate Change (IPCC) report⁵ which highlight agroecological farming as a means to reduce emissions while supporting productive, equitable food systems that enhance adaptation.

Unlike conventional farming reliant on agrochemicals, agroecology plays a critical role in reducing greenhouse gas emissions and mitigating the climate crisis. Rural communities already practice various agroecological methods, which have proven effective in improving food security, health, and livelihoods.⁶ Investing in agroecology through subsidies and technical assistance, including capacity building, improved access to resources and local markets, and the development of sustainable food systems, will strengthen community resilience to climate change, raise incomes, and help reduce forced migration.

Labour Migration, Forced Labour and the Exploitation of Women in Agriculture

The national reports from Cambodia, Laos and Malaysia indicate that rural communities, particularly youth, are increasingly forced to **migrate** due to poverty, hunger and limited livelihood opportunities, and the effects of climate change. As climate change exacerbates vulnerabilities and erodes coping capacities, these communities are left with few alternatives. According to the UN FAO,⁷ “eighty percent of the world’s displaced people

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5. IPCC. (2022). Climate Change 2022: Impacts, Adaptation and Vulnerability, the Working Group II contribution. <https://www.ipcc.ch/report/ar6/wg2/>
 6. Watts, M. and Williamson, S. (2015). Replacing Chemicals with Biology: Phasing out highly hazardous pesticides with agroecology. PAN International. <https://www.fao.org/family-farming/detail/en/c/1629747/>
 7. FAO. (2022). Rural areas bear the brunt of migration pressure. Press release on the first day of the “International dialogue on migration 2022 – overlapping global crises: the impacts of food insecurity and climate change on migration and displacement”. <https://www.fao.org/newsroom/detail/rural-areas-bear-the-brunt-of-migration-pressure/en>

are from countries or territories affected by acute food insecurity and malnutrition and that face climate and other disaster risks.”

Labour migration is reshaping the global workforce, but migrant workers often pay the highest price.⁸ Unlike local workers, they frequently lack access to essential labour rights and social protection. Their precarious immigration status makes them reluctant to report abuse, fearing retaliation or loss of income.

According to ILO, “forced or compulsory labour is a violation of the fundamental human right to work in freedom and to choose one’s work freely. It contributes to the perpetuation of poverty and stands in the way of the achievement of decent work for all. Since it affects primary agricultural production and processing, forced labour is a threat to the sustainability of food systems.”⁹ The ILO further notes that forced labour in the agri-food sector is linked to root causes such as poverty, informality and inadequate labour protections, as well as the sector’s physically demanding nature of work, piece-rate payment systems, remote or isolated locations and living environments, and workers’ limited awareness of their rights.

Many migrant workers are undocumented. Both documented and undocumented migrants often face harrowing situations of harassment, abuse, and arrest—challenges that are particularly acute for women migrants who are at greater risk of violence, as highlighted in the Malaysia report.

Women employed in plantations and the agri-food sector face additional layers of discrimination, including isolation, invisibility, lack of decision-making power, and limited access to decent work. They endure low wages, insecure jobs, and minimal access to welfare or essential services. In particular, women plantation workers are disproportionately affected by the harmful use of agrochemicals. They often lack training on safe handling, are not informed of health hazards, and are rarely provided with proper PPE. As a result, they face significant health risks. When they experience pesticide-related illnesses, they are seldom offered free medical treatment or compensation, bearing out-of-pocket costs for consultations, medication, and care. These women are typically employed as casual labourers without contracts and lack access to labour rights or any form of social protection.

8. ILO. (2023). Policy guidelines for the promotion of decent work in the agri-food sector. <https://www.ilo.org/resource/other/policy-guidelines-promotion-decent-work-agri-food-sector>

9. ILO. (2023). Policy guidelines for the promotion of decent work in the agri-food sector. <https://www.ilo.org/resource/other/policy-guidelines-promotion-decent-work-agri-food-sector>

Addressing Occupational Hazards

All five reports reveal that **highly hazardous pesticides (HHPs)**, including cypermethrin, glyphosate and paraquat, are widely used, even in countries where they are banned. In Malaysia, paraquat remains in use despite its ban, while in Laos, banned substances like methomyl and paraquat remain illegally available. These pesticides not only endanger human health but also degrade ecosystems and biodiversity.

The agri-food industry, especially in the plantation sector, must strictly comply with national Occupational Safety and Health (OSH) laws, as well as with relevant international conventions, guidelines, and codes of conduct outlined by the ILO. National labour officers must carry out regular inspections and audits, demonstrating their commitment to protecting workers, especially in high-risk agricultural jobs. To address the serious health hazards posed by pesticide use, governments should begin phasing out HHPs and promoting safe alternatives. In the interim, employers must ensure that all workers receive adequate safety training and comply with the *International Code of Conduct on Pesticide Management*¹⁰ which advises against pesticides that require PPEs that are “uncomfortable, expensive or not readily available,” particularly for small-scale users and farm workers in hot climates.

While efforts have been made to improve working conditions and promote sustainable agriculture, significant challenges remain. Plantation workers must be treated fairly and granted access to essential resources and services to escape cycles of poverty and exploitation. Fair-trade initiatives and labour certification schemes aimed at improving wages, safety, education, and healthcare should be strengthened, regularly monitored and made more inclusive.

Shrinking Civic Space and its Impact on CSOs and Communities

In recent years, several ASEAN Member States have enacted increasingly restrictive laws that hinder operations of civil society organisations (CSOs), including:

- ▶ Obstructing CSO formation or registration;
- ▶ Penalising unregistered groups that continue to operate;

10. FAO and WHO. (2014). International Code of Conduct on Pesticide Management. <https://www.fao.org/pest-and-pesticide-management/pesticide-risk-reduction/code-conduct/en/>

- ▶ Imposing arduous reporting requirements, with non-compliance leading to de-registration; and
- ▶ Requiring lengthy bureaucratic processes to secure permission to work at local or community levels.

These laws reflect the growing trend of shrinking civic space. Under the guise of national security or sovereignty, governments are enacting stricter controls that limit CSO operations and weaken their capacity to organise and support local communities in advocating for their rights. CSOs also face the threat of harassment, arbitrary arrest, and forced closure. In some countries, their ability to access information, engage in dialogue, express dissent or disagreement, and form alliances with other groups is severely restricted. Additional constraints include financial surveillance, conditionalities on funding and increased monitoring and surveillance of CSO activities.

Although the national reports do not explicitly detail the issue of shrinking civic space, it was a recurring theme in the FGDs. Communities reported harassment and even criminalisation when voicing their concerns to local authorities, with some experiencing human rights violations. These challenges significantly hamper the work and sustainability of CSOs and grassroots movements. To address these issues, it is essential to establish adequate platforms that ensure CSOs and community voices are represented and heard in a safe, inclusive and secure environment.

Recommendations to ASEAN and Member States

The following recommendations offer a roadmap for ASEAN and its Member States to comprehensively address the interlinked challenges faced by rural women, indigenous communities, and informal agricultural workers across the region.

▶ Expand inclusive, gender-responsive and climate-resilient social protection

National governments must extend social protection to informal workers and smallholder farmers, with a focus on gender equality and climate resilience. This includes establishing universal, comprehensive, adaptive and sustainable social protection systems that specifically address the needs of vulnerable groups, such as migrant workers and rural women.

Special attention must be given to those at risk of discrimination, violence, and harassment, ensuring that protection mechanisms are tailored to their unique needs and realities.

▶ **End exploitation and ensure dignified work for women in all sectors**

Discrimination against women workers must end. Conducive working environments must be created by promoting and enforcing equal pay and equal opportunities, alongside safeguards against the exploitation and abuse of women's labour. This responsibility must be shouldered by employers through company practices, as well as by national governments through policies aligned with the Convention on the Elimination of All Forms of Discrimination against Women (CEDAW).

▶ **Enhance regional cooperation and data systems for inclusive social protection**

ASEAN Member States must strengthen collaboration and reaffirm their commitment to the ASEAN Declaration on Strengthening Social Protection by establishing a shared database system, facilitating data sharing and enhancing policies that more effectively identify and respond to the needs of marginalised and vulnerable groups in the region.

▶ **Foster public awareness and engagement on social protection**

Launching regional public information campaigns to raise awareness about the importance of social protection and its positive impact on individual well-being and social development can help garner support for social protection initiatives. By engaging the public and advocating for inclusive social protection measures, ASEAN can build momentum for more sustainable and equitable social policies.

▶ **Establish a regional monitoring and evaluation framework**

Establishing a robust regional monitoring and evaluation framework to regularly assess the impact of social protection programmes is essential. By monitoring progress and evaluating outcomes, ASEAN can identify achievements, challenges, and areas for improvement leading to more effective social protection policies and programmes.

► **Secure women’s land rights and equitable access to resources**

Despite being the backbone of the global agri-food industry, working tirelessly as farmers, wage earners, and entrepreneurs, women are consistently denied access to the resources they need to be productive. They are often shut out from land ownership, essential inputs, technology, financial services, education and training opportunities. The UN FAO emphasises that women require full rights over land and resources to succeed in agricultural production and livelihoods, as a key in ensuring gender equality. As succinctly recommended by FAO, *“Achieving gender equality means ensuring that women have equal access to productive and natural resources, services, markets, infrastructure, and decent employment. It demands a commitment to providing women with innovations and technologies that can empower them economically. This also involves strengthening women’s knowledge, skills, and leadership within rural institutions and organizations, and ensuring their voices are heard in shaping laws, policies, and programs. Gender equality isn’t just a goal—it’s a foundation for building a fairer, more just world.”*¹¹

► **Recognise and strengthen women’s role in agroecology**

Women farmers, agricultural workers and indigenous women possess tremendous knowledge and skills in agriculture and agroecology, including practices that enhance biodiversity, soil health and sustainable relationships with consumers.¹² These knowledge systems and skills are well documented.^{13, 14} It is evident that women with improved knowledge, skills and capacity can better assert their rights to equality. This means empowered women have greater capacity and leadership roles to advocate and assert their equal rights to develop their full potential and be free from violence and discrimination. Rural women, particularly those facing environmental degradation and a lack of livelihood opportunities, can be strong advocates of agroecology, one of the most effective approaches to achieving sustainability in agriculture.

11. UN FAO. (2023). Gender equality and women’s empowerment. <https://www.fao.org/gender/learning-center/thematic-areas/gender-equality-and-women-empowerment/2/>

12. UN Committee on World Food Security. (2023). CFS Voluntary Guidelines on Gender Equality and Women’s and Girls’ Empowerment in the context of Food Security and Nutrition, as agreed by OEWG on 14 June 2023. <https://www.fao.org/cfs/workingspace/workstreams/gender>

13. ILEIA. (2015). Farming Matters, Women forge Change with Agroecology. <https://www.ileia.org/category/editions/december-2015/>

14. FAO. (2011). The State of Food and Agriculture: Women in Agriculture. <http://www.fao.org/3/i2050e/i2050e.pdf>

► **Establish gender-responsive legal and policy frameworks in agriculture**

Governments must develop comprehensive, gender-responsive legal and policy frameworks in agriculture that guarantees equal rights for women farmers and indigenous women. This includes securing their access to and control over land and resources, ensuring their active participation in decision-making at all levels, and institutionalising mechanisms that support their leadership and voice in shaping laws and programmes. Governments must also create enabling environments for rural women to organise, mobilise and build collective power through networks and movements that promote their rights and livelihoods.

► **Harmonise and institutionalise gender-responsive policies regionally**

ASEAN Member States are urged to harmonise social protection policies, programmes and guidelines across the region, promote knowledge-sharing, and strengthen coordination on gender-responsive governance. Institutionalising gender mainstreaming across all levels of decision-making, supporting capacity building, research and data collection, and inclusive participation at decision-making levels, are essential steps toward improving the lives of women in agriculture.

► **Strengthen occupational health and safety protections in agriculture**

Promoting safe and healthy working conditions in the agri-food sector is critical to the well-being of all agricultural workers. Social protection systems must adequately cover workers affected by occupational injuries and diseases. This includes extending employment injury protection to all workers, with particular attention to addressing current gaps in coverage, especially among informal and small holder farm workers. Governments should support initiatives that improve occupational safety and health (OSH) practices on smallholder farms. A key component of this is the phased banning of HHPs, which endanger both workers and the environment

These efforts must be reinforced through targeted education and training programmes, including on agroecology, and public awareness campaigns delivered through media, trade publications, and social media platforms to reach both employers and workers.

National policies must prioritise the **phase-out of HHPs, enforce bans on prohibited pesticides, and implement strong regulations** that protect workers' health. This includes ensuring access to healthcare, paying decent wages, and guaranteeing safe working conditions.

Systemic action is especially needed from governments that have not yet ratified the ILO Convention 184 on Safety and Health in Agriculture. This Convention affirms the right of agricultural workers to a safe and healthy workplace and provides a framework for eliminating the exploitation of plantation workers. Ratifying and implementing this Convention must be a priority to uphold the dignity and rights of all agricultural workers.

► **Uphold and protect the rights and dignity of migrant workers**

Addressing the unique needs of migrant workers is essential. Governments must develop inclusive policies that migrant workers have access to social protection and are safeguarded from exploitation, abuse, racism, discrimination, and xenophobia. Their contributions to national and regional development must be acknowledged through rights-based protections and support systems.

To reduce forced migration, governments should prioritise improving rural livelihoods by addressing land tenure insecurity, investing in rural infrastructure, and supporting the development of local markets for agroecological products. Equally important is the establishment of strong regulatory frameworks that guarantee migrant workers are treated with dignity, paid decent wages, and provided with safe and decent work conditions.

► **Strengthen climate-resilient agroecology through supportive policies and protections**

To effectively address climate change and strengthen rural livelihoods, the ASEAN should promote the adoption of sustainable, climate-resilient agroecological practices. Member States must develop and implement policies and strategies that mitigate climate risks, restore degraded ecosystems, and support the rights of communities and the environment. This includes providing subsidies, training and broad access to technologies and information that promote sustainable agriculture.

In parallel, it is essential to address climate-related occupational health risks. Heat stress has increasingly affected workers, posing a significant threat by reducing working hours and lowering labour productivity. Governments must respond by enacting and enforcing regulations that protect workers from extreme heat, including setting maximum allowable exposure limits and providing appropriate rest, hydration, and shelter measures in agricultural workplaces.

Finally, this documentation and accompanying recommendations serve as a call to action. It underscores the urgency of addressing the challenges faced by women farmers, agricultural workers, and indigenous peoples in the region. By listening to the recommendations of rural women, governments and ASEAN can work collaboratively to build a future where these tenacious women are empowered, protected, and able to enjoy improved livelihoods rooted in sustainable agriculture. Now, more than ever, it is imperative that we unite to bring about the much-needed changes for a just and equitable world.



ANNEX

ANNEX 1

RESEARCH AND DOCUMENTATION STUDY FRAMEWORK

i. Secondary Research Themes

Social Protection and Labour Rights

- ▶ What social protection (SP) and labour rights exist across the target countries?
- ▶ Do these protections cover women farmers, agricultural workers and indigenous peoples?
- ▶ What gaps exist in special protections (e.g, maternity benefits, informal workers)? What should be the proposed SP to cover the gap
- ▶ What strategies and entitlements are envisioned to address these issues/gaps?

Occupational Safety and Health (OSH)

- ▶ What are the OSH laws and the impacts of pesticides and chemicals on farmers and agricultural workers?
- ▶ What are the known pesticide impacts? What are the common symptoms of pesticide exposure? What specific pesticides are used?

Women's Contribution in Agriculture

- ▶ What is the role and contribution of women as farmers, agricultural workers and rural workers in the local markets?
- ▶ What barriers (social, economic and political, cultural) prevent women's empowerment, land ownership and leadership in the communes, at national level?
- ▶ Are there women-centred laws related to agriculture, such as those addressing sexual harassment and maternity protections?

Impacts of COVID-19

- ▶ How did COVID-19 affect the livelihoods, employment and health in rural communities?
- ▶ How did communities respond and cope?

Climate Crisis and Community Resilience

- ▶ Are farming communities experiencing the impacts of the climate crisis? What are the impacts?
- ▶ What actions are women farmers and agricultural workers taking to build community resilience?
- ▶ What are the development projects (“aggression”) and its impacts on women farmers and agricultural workers’ rights? What are the strategies used to assert their rights?

ii. Focused Group Discussions (FGDs)

- ▶ Identify the sectoral focus (women farmers, agricultural workers and indigenous peoples). In which geographical areas will you cover?
- ▶ What will be the main issues of focus?

iii. FGD Report Template

- ▶ Background information:
 - ❖ Name
 - ❖ Age
 - ❖ Location (Village/District/Province/State/Country)
 - ❖ Organisation/Position in organisation
 - ❖ Ethnicity (if applicable)
 - ❖ Hectares of land farmed (owned/rented/tenant?)
 - ❖ How long have you been farming?
 - ❖ What are the crops etc you produce?
- ▶ Land and Community Profile (to be completed by interviewer/partner organisation):
 - ❖ Brief history of land use (ancestral land, land grabbing, land conversion, etc).
 - ❖ Description of the land terrain; culture, natural resources, and any historical threats.
- ▶ Additional questions for women agricultural workers (especially in Indonesia and Malaysia):
 - ❖ Name of the company/companies
 - ❖ Length of employment
 - ❖ Type of work
 - ❖ Employment status: (regular/seasonal/contractual; documented/undocumented)

- ❖ What are the available employment benefits, if any (i.e. insurance, health, occupational safety, retirement, etc)?
- ❖ Average income

iv. Impacts of COVID-19, Climate Change, HHPs, Land Issues and Labour Conditions:

- ▶ On livelihood and employment and access to basic services (i.e., housing, education, etc).
- ▶ On health and other health-related issues (i.e., access to vaccination, health care support, access to hospitals, etc).
- ▶ On food and agricultural production.
- ▶ On the environment.
- ▶ On rights and welfare (of women farmers, agricultural workers, indigenous communities, and their children).
- ▶ On social protection: Was SP available to help communities to manage COVID-19, climate crisis and development projects?

As women farmers, agricultural workers and indigenous peoples:

- ▶ Does existing SP (including health and agriculture insurance) meet community needs?
- ▶ What support is needed for their livelihoods, health, income, markets, etc during the crises?
- ▶ What structures are needed for communities to manage their livelihoods and build resilience?
- ▶ Has agroecology/organic farming helped to address climate change and during pandemic? What are documented benefits of agroecology?

v. Government Response and Community Reactions

- ▶ Assessment of government responses.
- ▶ Actions taken in response to gaps.

vi. Demands/Recommendations

ANNEX 2

MALAYSIA: Questionnaire Checklist for Focus Group Discussion

Background information:

(Please attach the participants list with name, gender, age, and location.

Please also include ethnicity and organization, if applicable.)

No.	Name / Gender	Age	# of children	Work	Years of work
1.					
2.					
3.					
4.					
5.					
6.					

1. Social Protection
 - ▶ Social Security Organisation (SOCSO)
 - ▶ Life Insurance
 - ▶ Medical Insurance
2. Violations Faced by The Women
 - ▶ Labour Violations
3. Occupational Safety and Health (OSH)
 - ▶ Impact on the Employees' body
 - ▶ Use of Personal Protective Equipment (PPE)
 - ▶ Health, Sanitation and Safety Challenges in the Workplace
 - ▶ Other Experiences
4. Sexual Gender Based Violence
5. Life as a plantation worker in Malaysia
6. Impacts of COVID-19
7. Women representation
8. Women's Demands/Recommendations

ANNEX 3

CAMBODIA: Main Social Protection Schemes

Category of Social Protection	Type of Social Protection	Responsible Agency	Benefit Provided
Social Assistance	Food for Emergency Relief Programme	National Committee for Disaster Management (NCDM)	Food and cash support to natural disaster-affected households.
	Cash Transfer for Pregnant Mothers and Children Under 2	Ministry of Health (MoH)	Pays cash transfers to poor mothers and their children aged under two as a means of improving nutrition levels and cognitive and physical development of children
	School Food Programme/Home grown school feeding	Ministry of Education, Youth and Sport (MoEYS)	Food for students in rural/remote areas with food insecurity.
	School scholarships	MoEYS	Cash (USD 60-90) for students from primary to upper secondary school.
	Cash Transfer Programme for Poor and Vulnerable Households during COVID-19	National Social Protection Council (NSPC) and Ministry of Social Affairs, Veterans and Youth Rehabilitation (MoSAVY)	Monthly cash transfer for ID Poor households and COVID-19-affected households (death).
	Disability Allowance	MoSAVY	Cash (USD 5) for people with disabilities, the elderly, or have no supporting families, verified by local authorities.
Social Insurance	Health Equity Fund (HEF)	MoH	Free health care for IDpoor households.
	Old-age pension	MoSAVY	Cash for retired civil servants, veterans, police, and armed forces.
	National Social Security Fund for Civil Servants (NSSF-C)	MoSAVY	Health Insurance for civil servants.
	National Fund for Veterans	MoSAVY	Health Insurance for veterans, police, and armed forces.
	Employment Injury Insurance (EEI)	The National Social Security Fund (NSSF) through the Ministry of Labour and Vocational Training (MoLVT)	The contribution is based on the fund that provides injury insurance for all private-sector employees. Benefits include medical care, nursing cash allowance, funeral benefits, and disability benefits.
	Social Health Insurance (SHI)	NSSF through the MoLVT	The contributions-based fund that provides health care and hospitalisation for all private sector employees.

Labour and Employment	Technical Vocational and Educational Training (TVET)	Department of Technical Vocational and Educational Training (TVET) in the MoLVT	Training for youth dropouts, referred by local or school authority.
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Source: Oxfam 2021, Research study Cambodia's citizen's awareness and access to information on social protection schemes



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