

# Social Protection for Informal Workers: Trends and Changes

## Extending Social Protection for Informal Workers in Togo

### Introduction

In Togo, according to the ILO (International Labour Organization), 92.8% of the workforce are informal.<sup>1</sup> This means that a large share of the Togolese population is vulnerable against shocks and risks that might impact their livelihoods. Over the past decade, however, the country has been witnessing many positive developments in extending social protection to informal workers. In this briefing note, we follow this struggle, looking at how worker organizations, international organizations and civil society have contributed to the recent advances in social protection for informal workers in Togo.

### Background and History

The adoption of a new Social Security Code in Togo, in 2011, was a major landmark in extending social protection to informal workers in the country. The intention was to extend the national social security scheme, the Caisse Nationale de Sécurité Sociale (CNSS), to self-employed informal workers. However, there was a problem - there was no law regulating and specifying how this should be operationalized.

In 2012, a new bill allowed informal workers to register with the CNSS to access social protection benefits; specifically pensions and family benefits. In 2013, Togo ratified the [ILO convention 102](#) (minimum standards) and the [recommendation 204](#) (transition from the informal to the formal economy).

Progress slowed after these events, however. A pilot registration desk (window) for informal workers was initially set up, but nothing else was implemented. The government stalled for eight years, arguing that they could not reach informal workers. Workers pointed out the lack of political will and lack of knowledge within the CNSS on how to incorporate self-employed informal workers. It appeared as if the registration window was mandated too quickly, without any consideration of the adjustments needed to reach self-employed informal workers.

At the same time, workers' movements and civil society organizations were mobilizing their bases to advocate for implementation. The implementation of a unique registration desk became the main demand from workers and their organizations. This desk would work as a "one-stop-centre" where informal workers could register with the social protection system. As many struggle with reading and writing, these desks would be staffed by civil servants who could help the workers to fill in the forms.

---

<sup>1</sup> ILO (2018). Women and men in the informal economy: A statistical brief. International Labour Office, Geneva. Available at: [https://www.ilo.org/wcmsp5/groups/public/---dgreports/---dcomm/documents/publication/wcms\\_626831.pdf](https://www.ilo.org/wcmsp5/groups/public/---dgreports/---dcomm/documents/publication/wcms_626831.pdf)

---

Finally, in September 2021, the registration desk was opened and now is fully operational. With the change, domestic workers and self-employed informal workers can now access registration, allowing workers to benefit from social assistance services and to receive a pension upon retirement.

The registration of the worker is a simplified process. Once the registration procedure is complete, the worker receives a social security number, and is entitled to family allowance benefits and pensions.

The main family allowance is the child benefit, which grants 2,000F CFA (US 3.50) per month, per child, up to four children. The other main family benefit is the prenatal allowance, which grants the equivalent of 2,000F CFA per month, throughout the mother's pregnancy. Each disbursement is made following a prenatal exam.

In order to be eligible for these benefits, the self-employed informal workers registered in the CNSS must contribute 19.5% of their income. This is a very high rate for informal workers, who have to make the full contribution by themselves. Yet, this does not entitle them to receive occupational health and safety benefits<sup>2</sup> as salary workers receive.

### **New “window” for informal workers inclusion: How did it happen?**

Despite likely problems with the scheme, in particular the relatively high contribution amount, the advances made to include Togolese informal workers in the CNSS were the result of a long and collective effort of many actors involved in the process. These processes are important to understand and document.

From above, government officials from the CNSS worked together with international organizations, such as the ILO, to consider mechanisms to include informal workers. At the same time, from below, civil society was mobilizing to advocate and engage with the government on the effective inclusion of informal workers.

One key international organization supporting Togolese informal worker associations was the Danish Trade Union Development Agency (LO-FTF). Since 2009, they have led several actions to support informal worker organizations in Togo to promote better access to social protection for both formal and informal workers. For more than ten years, LO-FTF has held meetings with government officials, gathering with trade union leaders and supporting them to develop an advocacy plan, and training journalists to raise awareness about the topic of social protection, among other actions.

In turn, the support from LO-FTF was complemented by support from a coalition of grassroots organizations that had been pushing for social protection for informal workers. The work on social protection started nationally in 2005 when the four unions affiliated to the International Trade Union Confederation (ITUC) came together to advocate for social protection through the ILO's Decent Work framework. Later, the Togolese informal worker associations joined the advocacy effort. This work pushed the government to convene a forum aimed specifically at informal workers, which led to the signing of a tripartite agreement that emphasized the importance of social protection for all workers. There now exists a forum on social protection which is made up of seven unions as well as human rights organizations.

---

<sup>2</sup> CNSS, <https://www.cleiss.fr/docs/cotisations/togo.html>

This forum was formalized under the name Inter-Union Technical Committee for Informal Economy (CTIEI), and its formation was also facilitated by LO-FTF. Founded in 2018, the CTIEI is constituted by representatives from all the trade unions and informal worker associations taking part in the advocacy effort, serving as an institutional bridge between formal and informal workers and as a platform to exchange experiences, develop advocacy strategies and frame demands.

As this advocacy from below was strengthening, the ILO continued to push for the decent work agenda in Togo, which both provided an advocacy framework for workers and opened up a window of opportunity within the government to push for change.

In September 2019, [the ILO and the Togolese government signed an agreement](#) to launch the “[Programme Pays de Promotion du Travail Décent](#)” (Country Programme for the Promotion of Decent Work). The programme was planned to cover the 2019-2022 period, to promote changes to improve working conditions for all workers in the country. The programme plan explicitly identified that one of the most important challenges in the social protection sector in order to achieve a social protection floor in Togo was the “extension of the contributory social security system, exploring innovative solutions that will allow for the coverage of workers in the informal economy in particular women and migrant workers”.<sup>3</sup>

One week following the launch, informal workers from Togo, with support from Friedrich Ebert Stiftung (FES) and WIEGO, organized a workshop bringing together workers, international organizations and government officials to develop a common strategy and an action plan to move forward the opening of the registration desk. They identified major gaps in legal coverage (such as the lack of provision for unemployment within the coverage provided by the CNSS) and in effective coverage (in particular, the lack of real access of informal workers to the CNSS).

During the workshop in 2019, the Togolese government acknowledged the need to open the registration window for informal workers to allow their inclusion in the social security system. Important steps were being taken, but when the COVID-19 pandemic hit in 2020, the process was further delayed.<sup>4</sup>

As the pandemic situation improved in Togo, the government resumed measures to open the registration desk. The second advocacy workshop took place in August 2021, in order to define the final steps. It was shortly after this that the registration desk was opened and became fully operational.

Currently, the government is proposing to start with the registration of some 3,000 workers. However, there is still some progress to be made: FAINATRASIT, one of the main informal worker national associations, argues that more workers should be included at this stage, and advocated that 10,000 informal workers should be registered in the first stage.<sup>5</sup> According to FAINATRASIT, 50,000 workers are ready to be registered. Overall, the government’s target is to register around [3.5 million workers](#). Opening the registration desk was only one part of the process, however. Another crucial step was to increase awareness to encourage workers to join the social protection system.

---

<sup>3</sup> ILO (2019), Programme Pays de Promotion du Travail Décent (PPTD) Au Togo (2019- 2022). Available at: [Programme Pays de Promotion du Travail Décent](#)

<sup>4</sup> Interview with Komi Kessouagni, November 9 2021.

<sup>5</sup> Interview with Komi Kessouagni, November 9 2021.

---

In December 2021, FAINATRASIT with the CTIEI led an awareness and information campaign with informal workers, both in markets and using campaigns in the media (in particular, radio stations). With support of the CTIEI and FES, the campaign “Strategies for enrollment and registration with the CNSS” was launched from 1 to 15 December. The campaign has defined a strategic plan for enrollment in the CNSS, and urged trade unions to disseminate information about registration to their members. Among the actions of the campaign were the distribution of leaflets to workers and broadcasts in French and local languages on radio stations to raise awareness and convince workers to register, and to explain the procedures and the benefits of registering to the CNSS.

We look forward to tracking the process of the enrollment with the CNSS and congratulate all of those in Togo who have worked for so long to ensure the opening of the registration window.

---

## About WIEGO

Women in Informal Employment: Globalizing and Organizing (WIEGO) is a global network focused on empowering the working poor, especially women, in the informal economy to secure their livelihoods. We believe all workers should have equal economic opportunities, rights, protection and voice. WIEGO promotes change by improving statistics and expanding knowledge on the informal economy, building networks and capacity among informal worker organizations and, jointly with the networks and organizations, influencing local, national and international policies. Visit [www.wiego.org](http://www.wiego.org).

