

# **Social Protection for Workers in Informal Employment: Trends and Changes**

## **Provision and delivery of payments and services for workers in informal employment**

### **Introduction**

The delivery of benefits and the last mile of the provision of social protection services are crucial components of a social protection system and can ultimately influence the outcome of the policy. The payment delivery mechanism represents a significant share of the administrative budget of most social protection programmes. In this orbit of the “social protection solar system” (Barca & Mejia 2023), policymakers must ensure that payments do reach the right people at the right time, in the right place, and in the right form, in an efficient manner, and in the correct amount (Tesliuc et al. 2008).

On the other hand, the efficacy of the whole social protection programme can be undermined if the cost of access for beneficiaries is too high. This includes, for instance, insufficient opportunities for collection of payments, which, in turn, can result in high travel costs for beneficiaries, or when the facility in question is too far away from where beneficiaries work or live. This is particularly important for workers in informal employment, who face irregular working hours, digital illiteracy, or long commutes to access public services — all particular hurdles to access social protection programmes.

In this briefing note, we will explore different elements of the social protection delivery programmes and why they matter for workers in informal employment. Our focus will be on policies that provision services or cash benefits conceived to improve these workers’ access to social protection benefits and the role of workers’ organizations in this last mile of delivery of social protection. The benefits encompass both cash transfers and social services, but the scope of the provision of services will be limited to childcare and health services delivered with the support of workers organizations or the initiatives related to occupational health and safety specifically pertinent to workers in informal employment.

### **Cash transfers and payments**

Cash transfer payments can be delivered in a variety of payment means, with different methods and settings. In terms of the concrete means of disbursement, payments of benefits can be offered directly in cash or vouchers, but they can use electronic tools, such as digital wallets and cards. As for payment modalities, i.e. the way the disbursement is made, they can be done manually, can use point-of-service devices, automated teller machines, or transfer by phone. The distribution setting of payment points also can vary, with some programmes using mobile units, others using post offices, government agencies, or even local shops, bank branches, and mobile money agents (Barca & Hebbar 2021). Similarly, a variety of configurations can be observed in electronic payment systems alone (ISPA 2016).

One way of assessing the quality of social protection payment delivery mechanisms is the framework designed by the Social Protection Inter-Agency Coordination Board (SPIAC-B). In its tool, the board highlights three criteria: accessibility, robustness, and integration (ISPA 2016). Accessibility refers to the degree to which the payment is convenient and easily approachable from the perspective of the beneficiary of the grant. In turn, the accessibility can be unfolded into three parts: cost of access, reliability, and rights and dignity. The second criterion, robustness, refers to the degree in which that mechanism is dependable to deliver regular transfers to the

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right beneficiary. This is also linked to other components of the social protection system, such as registration (Afshar 2024b) and governance (Afshar 2024a).

Finally, the third criterion is integration, and it looks at how aligned an individual social protection programme is in relationship to the broader social protection system (ISPA 2016). The integration criterion assesses the programme based on how well-coordinated it is across the sector, in the effort to achieve common objectives. This includes ensuring ease of payment across a variety of social protection programmes seeking to deliver cash transfers (ibid.).

India's national ID system (Aadhaar) is one example of such integration. The national government linked its delivery system transfers with its ID system, resulting in a significant expansion of the coverage of the adult population. The delivery system is also integrated to the banking system. Out of the approximate 1.4 billion bank accounts, more than one quarter of them (400 million) were opened as part of a targeted effort to include those who did not have a basic transaction account (Horta 2021).

## Digital payments

Digital cash transfers have been growing rapidly over the past decade. Most recently, the COVID-19 crisis further accelerated this trend and pushed many countries to introduce or expand digital payment mechanisms to deliver government emergency relief grants (Gronbach 2021; Gentilini et al 2022). The introduction of digital innovations in cash transfers brings several advantages.

During the COVID-19 pandemic, digital payments were a crucial delivery form of social protection systems to respond rapidly to the global emergency. For example, in 2020, the government of Togo launched a fully digital version of its Novissi programme. This system, set up in just a few weeks, was able to deliver monthly payments for almost 1 million people, or about one quarter of the Togolese adult population. It has managed such a rapid expansion through targeting via mobile and satellite data, but also using machine learning, and the transfers were done by mobile money accounts (Alcorn 2021).

Another advantage is the lowering of administrative costs in countries that pivoted to these methods (Klapper & Singer 2017). For example, a programme evaluation undertaken in Niger has found that administrative costs of delivery were 20% lower than transfers done manually (Aker et al. 2013). The lowering of costs was also observed in South Africa, India, Brazil and Mexico (Iazzolino 2018; Consultative Group to Assist the Poor 2011; Ehrbeck et al. 2010; Lindert et al. 2020).

In 2008, Mexico launched a pilot to evaluate electronic delivery of payments for its cash grant programme (Oportunidades/Prospera, later discontinued) through agents. Beneficiaries were issued payment cards to be used in point-of-sale devices in 230 retail stores of the chain Diconsa. Compared with the manual delivery of cash used previously in the programme, this electronic payment mechanism reduced transaction costs and opportunity costs for beneficiaries from Mex \$30.1 to Mex \$0.49 and from Mex \$16.9 to Mex \$2.22, respectively (ISPA 2016).

Electronic payment systems can lead to lower costs also for the beneficiaries, both in terms of time and money (Aker et al. 2013), as they are no longer required to travel long distances to receive their grants. With the advances of technology, it has become possible to bring cash-out points ever closer to recipients in the form of ATMs, merchant point-of-sale terminals, and banking or mobile money agents (Klapper & Singer 2017). Another crucial advantage is that digital payments allow for payments to be done more quickly and with better regularity. This is particularly important when the country in question is facing a pressing situation, such as a natural disaster or a public health crisis, such as the COVID-19 pandemic in many countries in the world (Dalberg 2012; Gentilini et al. 2022).

Lastly, digital payment systems can also increase transparency and reduce leakages, as they leave traceable records and reduce steps between the payment source and beneficiary (Klapper &

Singer 2017), but also, they minimize the risks associated with carrying cash, such as theft or loss, improving the safety of benefit disbursements.

The flexibility in the payment of contributions to the social insurance scheme could facilitate not only receiving but also could potentially support payments to the social insurance scheme, depending on how the delivery infrastructure is designed. For example, in Ghana and in Kenya, the mobile payment services systems – Vodafone Cash and M-PESA, respectively – allow both the delivery of benefits and also make contributions for the social security scheme (OECD 2021). By using the same tool, it creates positive synergies that favour the inclusion of workers in informal employment. On the one hand, it reduces the cost and time to make payments compared to in-person cash payments, while on the other, it also increases compliance (Chacaltana et al. 2018).

Similarly, digital infrastructure can be used to connect registration systems to delivery systems. In India, for example, the government leveraged its biometric ID system (Aadhaar) by integrating it to its universal bank account system (Jan Dhan Yojana). In a context of broad mobile coverage, it was made possible to create a cost-effective, large-scale welfare payments directly into beneficiaries' accounts (World Bank and GPFI 2018).

### Challenges and barriers of digital payments

The advantages of digital payments in social protection schemes come with important potential challenges that policymakers should consider when designing and implementing programmes. Critics point out that when the drive for digitalization is mostly motivated by cost-saving or fraud-control goals, they might disregard the specificities of the beneficiaries. Therefore, to reduce the potential negative effects of these changes, digital transformation must deliberately incorporate principles of inclusive design (Digital Convergence Initiative 2025). Beyond issues related to the cost of the implementation of the system's infrastructure, it is crucial to highlight the barriers that affect workers in informal employment.

One important problem these systems have been facing is related to poor or absent connectivity and the lack of ATMs, especially in rural and hard-to-reach areas, and the high cost of digital tools and services such as phones, computers and data, respectively (Faith et al. 2024). In some contexts, significant shares of workers in informal employment do not have access to necessary digital tools, such as smartphones or reliable internet connections, making it difficult for them to receive benefits electronically (StreetNet International 2024). This digital divide can disproportionately affect marginalized groups, including the elderly, disabled individuals, and those in rural areas.

Low digital literacy among most beneficiaries is another important aspect to consider. A change from analogue to digital would require a more adequate, user-friendly interface for many workers, so they can have fewer hurdles to access the new digital payments system. These changes could include how to manage basic interactions involved in a digital payments system, such as using and remembering personal identification numbers, understanding how to access the payments, and knowing what to do when something goes wrong (Klapper & Singer 2017).

Linked to the digital literacy issues is a new safety issue related to digital payments of social protection programmes. Although it is true that electronic transactions increased physical security for beneficiaries in comparison to payments in cash, the risk of fraud or theft is particularly relevant for workers in informal employment, as recipients are often not taught how to safely engage with the formal financial sector (Kidd 2020).

One possible approach to better deal with these challenges, while welcoming the advantages of digital innovation, can be found in Brazil's Bolsa Família programme. The flagship cash transfer policy makes payments to more than 13 million families, allowing recipients to choose whether to receive the cash transfer by payment cards, by direct deposit into a basic bank account, or, in rare circumstances, in the form of a manual cash payment (Consultative Group to Assist the Poor 2011).

## Service provisions

The delivery and provision of social protection is not restricted to cash transfers but also includes in-kind provision and linkages to public services. Here, one of the particular challenges of delivering is to guarantee access to the service for all beneficiaries. In this regard, the particularities of workers in informal employment represent an extra layer of difficulty for policymakers to address.

These workers have to endure long, irregular working hours and long commutes to and from the workplace – which might not always be the same place – as well as a lack of workplace protection and regulation, among other features that represent important obstacles for their access to social protection and public services. In this context, in many countries, workers' organizations have been playing a key role in supporting the last mile delivery of services, so that access to these benefits is improved. In this section, we will look at three areas of provision of public services where workers' association have been playing a significant role: basic healthcare, occupational health and safety (OHS) and childcare.

## Healthcare

Workers in informal employment often operate in environments with significant health risks, including exposure to hazardous materials, poor sanitation, and inadequate ventilation. Effective OHS policies help mitigate these risks, reducing the incidence of work-related illnesses and injuries (Braham 2023).

The lack of adequate OHS infrastructure and promotion not only generates significant health risks for workers and their families, but it also reduces their incomes. A study conducted in Durban, South Africa, and Nakuru, Kenya, found that the lack of affordable, reliable, and well-located water, sanitation, and hygiene sources has imposed high economic costs on these workers: expenditures on water, sanitation and hygiene comprised from 8% to 12% of vendors' incomes in Durban and up to 20% in Nakuru (Kamau et al. 2019). These costs stem from the reduction of customers, limitations in production, health impact, and other factors. In this regard, improving the provision of access to water, sanitation, and hygiene at the workplace would improve workers' and customers' health, reduce their time burdens, and, thus, bolster their productivity.

Inclusive and consistently implemented legal frameworks are critical in improving access to social protection and public services for workers in informal employment. One important example of improving access to OHS for such workers through more inclusive legal frameworks and consistent application comes from South Africa, where domestic workers have been recently included under the Compensation for Occupational Injuries and Diseases Act (COIDA). A provision in the COIDA excluded domestic workers from being able to claim from the Compensation Fund in the event of injury, illness, or death. In November 2019, the Constitutional Court ruled that the provision was unlawful and violated the rights to social security, equality, and dignity. (Nicolson 2019).

On the other hand, when legal protections are exclusionary or absent, it can lead to barriers to accessing basic social protection services. For instance, in Madhya Pradesh, one of India's poorest states, domestic workers are not included in the state government's labour and social security regulations. This lack of recognition led to increasing costs for these workers. A survey study found that one of the most frequently reported reasons for absenteeism was illness or accident, with 46% reporting that their last illness or injury was work-related (WIEGO & IDWF 2021). According to the same study, almost half of these workers (47%) reported that they had had to take time off work due to this illness or injury, with 81% reporting that they had not been paid during this time (ibid.). This evidence suggests that improving access to healthcare – in particular to care provision for work-related health issues – is critical to workers' well-being, but also to improving their economic conditions.

Although governments have a fundamental responsibility to address these challenges and ensure social and labour protections for all, including workers in informal employment, workers organizations can also play a vital role in addressing OHS shortcomings for such workers and

considerably improve both the access of these workers and the quality of the policy intervention. This role is particularly important in contexts in which there is a lack of service delivery by the public sector.

In South Africa, one relevant initiative is the Phephanathi Platform. This is an ongoing collaboration among organizations of traders working in the Warwick Junction markets in Durban aiming to extend OHS to workers working in urban public space through the establishment of an integrated urban health platform (Diga 2017; Alfes et al. 2016). The traders participate in assessing and improving their workplace safety, focusing on areas like fire hazards and sanitation. They work alongside city officials to co-design safety measures tailored to their specific work environments. This participatory approach empowers traders to take ownership of their health and safety conditions.

Indonesia provides another example of how workers in informal employment and their organizations can play key roles in improving access to social protection and public services. In 2015, the Indonesian government launched the Pos Upaya Kesehatan Kerja (Pos UKK, or Integrated Occupational Health Services Post). The Pos UKK is a community-based initiative supported by public health centres; it aims to address health-related issues among workers through a participatory model. Workers in informal employment are trained as voluntary health agents to deliver services such as health education, hazard identification, and emergency care within their communities.

The participation of these workers is also critical in better understanding specific OHS issues workers face and in developing collective solutions. In Brazil, WIEGO has launched the Cuidar Project, which aimed to collect information on health risks waste pickers face. It also sought to understand workers' coping strategies and access to public health services (WIEGO 2018). A similar initiative was undertaken in Zimbabwe, where a collaborative action-research project engaged waste pickers and urban agriculture workers to address occupational and climate-related health risks. Through surveys and focus group discussions, workers identified challenges such as heat stress, inadequate sanitation, and exposure to pollutants (Kadungure et al. 2023). The initiative led to the formation of a "champions team" of workers in informal employment and the signing of a Memorandum of Understanding with local authorities. This partnership facilitated co-created solutions, enhancing health, climate resilience, and livelihoods for the workers involved (ibid.).

Workers' organizations also are directly involved in the provision of health services to workers in informal employment, especially where public systems are inadequate. In India, the Self-Employed Women's Association (SEWA) has led the creation of Shakti Kendras (empowerment centres). These centres have been set up to signpost and register SEWA members to the various national social protection programmes, as well as to provide members with access to affordable medications, ayurvedic treatments, local community health, and nutrition programmes (Devenish & Alfes 2019). They also offer health assessments and various health "camps" where members can then get referrals to public health services.

In Argentina, the Unión de Trabajadores y Trabajadoras de la Economía Popular (Workers' Union of the Popular Economy or UTEP) has launched its health cooperative Senderos (Paths). This health cooperative allows UTEP members to gain access to an array of general and specialist health services that are sensitive to their working and living conditions. The Senderos Mutual conceived a Family and Community Health Plan based on the primary health care and prevention of diseases through the promotion of education for health. The initiative aims to provide care at all stages of life in a comprehensive and continuous way. Bruno & Cardoso (2017) argue that this mutualistic and solidarity-based approach can empower workers in informal employment and offer valuable models for building inclusive social protection systems from the bottom up, especially in contexts of state absence or institutional failure (ibid.).



## Childcare

Access to childcare is critically important for workers in informal employment and their children. Families, especially in the poorest households, rely on the earnings of women workers. The absence of maternity leave, health insurance, and childcare services for women in such jobs results in a deepening of gendered inequalities in labour force participation rates and reduces women's earnings, which exacerbates poverty among women and the children in their care.

On the other hand, the provision of accessible, affordable and quality childcare services is strongly associated with higher rates of women's employment (UN Women 2015). Studies have found that the provision of childcare can have a significant impact on women's ability to work and may improve earnings (Alfers 2015). Several studies found that access to childcare services has greatly increased employment of mothers, ranging from 10% to 45% higher than control groups studied (Currimjee et al. 2022).

Adapting childcare services to women in informal employment requires accounting for the specific risks and constraints they face due to their employment status, their place of work and their gender and care responsibilities (Lund & Srinivas 2000). These constraints include aspects related to affordability, accessibility, trust, and quality. Other constraints in provision, in particular for women workers in informal employment, can be related to lack of eligibility, as well as capacity constraints that prevent effective enforcement of legislation and implementation of programmes (Ulrichs 2016).

In recent years, growing attention has been directed toward the various childcare provision models, their effectiveness in different contexts, their adaptability to diverse communities, and the contribution of workers' organizations. Cities in the Global South, particularly in resource-limited settings, are experimenting with implementation of a wide variety of childcare provision models, such as cooperatives, social franchises, and frameworks, in which the state plays a role in supporting programmes (ECDAN 2024).

Addressing critical challenges around access, cost, quality and trust, worker-led initiatives represent an innovative and growing model of childcare provision. In India, SEWA operates cooperative childcare centres for its women workers, especially home-based workers. The Sangini Child Care Workers Cooperatives provide affordable, integrated early childhood services, nutrition, and healthcare. However, SEWA childcare cooperatives are of limited scale and can be used only by SEWA members. Currently it is running 33 centres in the Indian state of Gujarat.

Furthermore, it is important to highlight that SEWA does not want to compete with the public childcare centres offered by the government. Instead, given the small scale of the initiative, the idea it seeks to advance is the possibility of complementing existing services and providing an example of how workers can organize and manage their own childcare centres if adequately supported by government funds (Moussié 2017). SEWA undertakes this attempt to be complementary by acting as a community monitoring agent for the childcare centres.

In Argentina, UTEP has been supporting childcare cooperatives for the children of workers in informal employment. Since the working hours of public facilities were limited, the workers had to take their children to their workplace, in the streets, as parents had no one with whom to leave their children (MTE & UTEP 2022). These Children's Leisure and Learning Centres (Centros Infantiles de Recreación y Aprendizaje, CIRA) fill in the gap of time offered by the state childcare services in terms of working hours suitable for the workers of the popular economy.

The point of these childcare centres is to deliver a service suitable for workers in informal employment, in particular regarding their long, irregular working hours. In other words, the childcare centre also must have flexible working hours to meet these needs. These centres are collectively funded by UTEP-affiliated cooperatives, with contributions from parent-members, often supplemented by municipal or provincial governments or civil society. The staff costs are similarly financed by both the government and UTEP.

In turn, the creation of the CIRAs was able to address gender inequalities by making it possible for women to extend their paid working hours. However, this initiative has been facing financial difficulties with a lack of government support, which has been declining and uncertain, in particular given the recent austerity measures of the new administration. This lack of predictability jeopardizes the long-term sustainability of the programme (Afshar 2021).

Other initiatives seek to improve the access to childcare services by bringing facilities closer to workers in informal employment. In this regard, it is worth highlighting the workers-led experiences in the development and implementation of childcare initiatives in marketplaces. Workers' organizations in South Africa, Rwanda and Ghana are running early childhood development centres in such settings. By placing the childcare centres in the markets, it reduces the burden on women who both work and care for children and those who provide unpaid care work (WIEGO 2024).

In Durban, Asiye eTafuleni, with support from WIEGO, has implemented "pop-up" early childcare centres in the Warwick Junction market. It is worth highlighting that this initiative was built through multi-stakeholder negotiation involving municipal authorities and trader associations. It consisted in creating small care spaces for 6 to 8 children each. These "pop-up" centres are adapted to meet basic health and safety and early childcare standards.

In Accra, a multi-stakeholder reference group supported by WIEGO has collaborated with the mayor and other officials to develop and implement childcare guidelines specifically designed for market-based centres (Sabaa & Quarshie-Twum 2021). The goal is for these childcare guidelines and standards to be implemented across all the metropolitan area's subdistricts of the Ghanaian capital and ultimately to be adopted and recognized by the Department of Children in Ghana and global networks. By having clear guidelines on the standards of childcare facilities in markets, from then on, these facilities come to comply with the government requirements, thus making their very existence possible (Afshar 2025).

Finally, in Kigali, Rwanda, SYTRIECI has been implementing an initiative that adds other features to the model. Here, the implementation of childcare centres in markets is followed by a broader plan, linking it to Village Savings and Loans Schemes. The idea is to finance the operation of the childcare facility with this local savings initiative. This is because, in contrast to Durban's and Accra's models, in Kigali, the workers' associations cannot apply for government subsidies. By creating a community savings group linked to the childcare centre, the workers sought to bring a more financially sustainable model.

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## 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).

