



Busting Myths and Exploring Fairer Ways to Finance Social Protection for Workers in Informal Employment

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About this book



In this book, the research WIEGO has coordinated with many partners on the financing of social protection for workers in informal employment is woven into a story on the power of ideas. Some of these ideas harm the cause of realizing fair social protection for workers in informal employment. As these ideas are currently being promoted by influential global actors such as international financial institutions and ministries of finance, there is an urgency to critically investigate them, to understand how they impact workers, to what extent they are based on evidence, and, ultimately, how they can be challenged by workers and their allies.

We believe that the dominant policy paradigms and their constituent policy options must be openly debated to see fair and inclusive proposals for the extension of social protection to workers in informal employment. Since 2021, we have been examining these paradigms and debating on their impacts on the extension of coverage to workers in informal employment. The aim is to develop a diverse and nuanced set of policy ideas, informed by rigorous research, that may point towards alternative policy paradigms. Indeed, while carefully scrutinizing and challenging ideas and narratives generated by global development actors is important, there are limits to any programme that is purely

reactive. Therefore, several sections of this book are devoted to seeking more progressive ways of financing social protection for workers in informal employment.

This book highlights how global and national struggles are connected; how narratives promoted at the international level shape policies towards workers in informal employment at the national level, and how evidence developed at the national level together with worker organizations can offer the most effective challenge to influential but ultimately unfounded ideas. While the global discourse matters in shaping policy space, decisions affecting workers in informal employment are mostly made at the national level. Making positive changes at that level requires grounded evidence.

We hope this book is a useful resource to all those who want to better understand what is driving social protection policymaking towards workers in informal employment, how to critically engage with key underlying narratives, and to work towards more just and effective paradigms.

1. Narratives about informal work are undermining universal social protection



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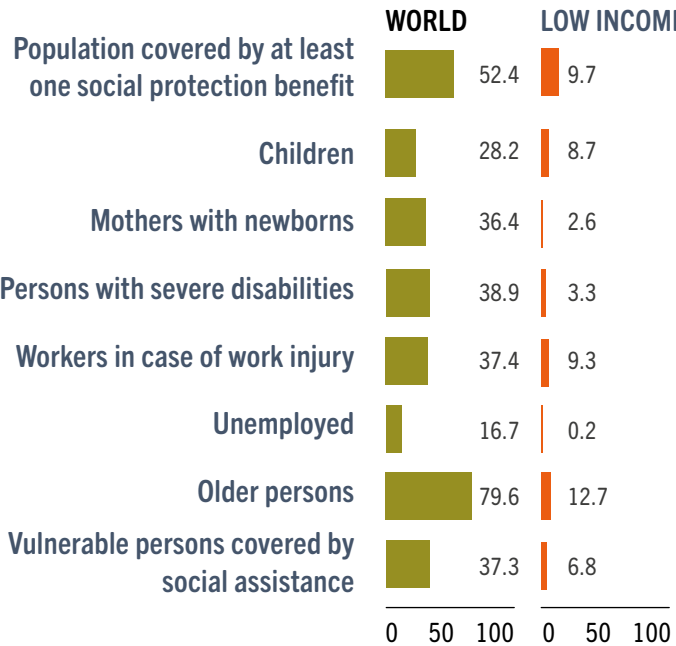
Global frameworks and the widely recognized importance of social protection during the COVID-19 crisis have generated momentum toward the realization of universal social protection. Social protection floors and universal social protection frameworks, which are grounded in human rights principles, international labour standards and the Sustainable Development Goals, provide principles and actions that should underpin the extension of social protection to all, including workers in informal employment. They call for the development of rights-based systems that provide protection throughout the life course via a mix of equitably financed social assistance and social insurance.

Despite these frameworks and important improvements over the last few years, substantive coverage gaps remain, especially for the world’s two billion workers in informal employment who remain largely excluded from any kind of social protection.

One reason for the slow progress is a set of influential ideas that hold back the expansion of social protection to workers in informal employment. Policy communities, made up of experts, international and national policy-focused organizations and interest groups, are critical to developing policy agendas and their alternatives. They frame the realm of the possible through their ideas. Often, these ideas are rooted in a “policy paradigm” – a set of assumptions about economic, social and political systems that serve as a guide and result in the continuation of similar proposals even as contexts change. Furthermore, assumptions that have emerged from particular contexts may be sweepingly applied to others where they make less sense. The transposition to low- and middle-income of the idea – prevalent in high-income countries – that informal employment is primarily a choice is one example of such jet-setting paradigms.

Policy ideas are important, and how they are framed is particularly important in the context in which we now find ourselves – a time of crises and uncertainty, but also a time when bold ideas may be more likely to gain traction. This is also the moment to question ideas that ultimately lead to regressive outcomes for the majority of the world’s

SDG indicator: Effective social protection coverage, global, regional and income-level estimates, by population group, 2015



Source: ILO World Social Protection Report 2024-26

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workers. It is a time to push forward progressive ideas and build the evidence base to support them. It is also an opportunity for the international social protection community to come together and robustly debate social protection for workers in informal employment. We need to work together to create a coherent vision for fair and inclusive systems that do not download more costs and responsibilities onto the world's working poor.

Narratives that undermine the extension of social protection to workers in informal employment

One narrative that is particularly influential in shaping a policy agenda towards social protection for workers in informal employment is based on the belief that increasingly informalized labour markets mean that social insurance contributions, and in particular employer contributions, are no longer a viable financing mechanism for social protection. Accepting this claim would mean that expanding fiscal space for social protection for workers in informal employment must rely mainly on the state and ensuring that workers themselves contribute to voluntary social insurance schemes and pay more taxes through the expansion of regressive consumption taxes. This idea allows powerful private-sector actors in the formal economy, such as large national or multinational corporations, to bypass their commitments to financing social protection, while downloading production costs onto poorer workers in their value chains.



Those who argue that persistent informality means that contributory social insurance is no longer viable largely base their reasoning on their belief that social protection systems that combine social assistance, social insurance and state-subsidized public services establish “perverse incentives” that promote the informality. Proponents of this claim argue that, to avoid social protection systems causing informality, contributory social insurance systems – including those for the formal sector – should be dismantled and replaced with a poverty-targeted safety net financed through consumption taxes, as well as voluntary

Eunice Dladla of the South African Domestic Service and Allied Workers Union talks to members in Johannesburg.
Credit: Jonathan Torgovnik/Getty Images Reportage

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private insurance.

This idea is problematic in several respects because it relies on questionable assumptions: that social policy is a lead driver of informality (as opposed to other factors such as lack of formal work) and that workers have a choice as to their employment status. Most workers in informal employment in fact have little choice as to their position within the labour market. Moreover, the dismantling of contributory social insurance systems weakens a fundamental element of a social protection system. Social insurance funded by employer, state and worker contributions opens greater fiscal space for social assistance programmes that rely on general taxation, and may even cross-subsidize such programmes, thereby playing an important redistributive role.

Finally, underpinning much of the reluctance to invest in social protection adequately – for workers in informal employment, but also more generally – is the belief that social expenditure is an economically unproductive expenditure. The power of this idea means that governments and international financial institutions are unlikely to put up the financing required to achieve social protection for all, including workers in informal employment. It also means that social protection spending is vulnerable to budget cuts during economic crises – when social protection is needed the most.

These narratives have a direct influence on the way social protection for workers in informal employment is financed and how policies and

programmes are designed. Anyone who has engaged in debates – in particular with international financial institutions and their counterparts in ministries of finance – on the need to expand social protection to workers in informal employment and, critically, where to find the money for this, has been told one or more versions of these narratives.



Exploring a fairer and more inclusive social protection paradigm for the world's workers in informal employment. May 2023. Blog for socialprotection.org. Social media video produced by socialprotection.org.



Challenges and strategies to increase social protection financing for workers in informal employment. 2023. Cyrus Afshar. WIEGO Social Protection Briefing Note No. 7. Available in [French](#) and [Spanish](#)



Challenging Global Social Protection Orthodoxies. Episode 26. WIEGO's Informal Economy Podcast: Social Protection.



Challenging Global Social Protection Orthodoxies – part 2. Episode 32. WIEGO's Informal Economy Podcast: Social Protection.



Market trader Veronica Boakye sells cosmetics and skin and hair products from her stall at Kwame Nkrumah Circle Market in Accra, Ghana. Credit: Jonathan Torgovnik/Getty Images Reportage



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2. Financing social protection by piling taxes on the working poor or creatively clawing contributions from the more powerful?



Financing social protection by piling taxes on the working poor or creatively clawing contributions from the more powerful?



The fundamental challenge of expanding social protection to all, including workers in informal employment, is finding the money for it. Who should pay for it and how? The amounts are certainly immense. The International Labour Organization (ILO) estimates that in low- and middle-income countries, the financing gap to achieve universal social protection accounts for 3.3% of GDP annually. Of this 2.0% of GDP is required for essential health care and 1.3% for basic maternity, disability, unemployment, child and old-age benefits (Cattaneo et al. 2024).

While international solidarity and financial assistance is crucial for low-income countries in setting up and strengthening their systems, the amounts needed for universal coverage, as well as the long-term commitments on which social protection systems rest, are beyond what international aid can provide. This is all the more so in our current time of declining aid budgets. The domestic mobilization of resources will be central, also to strengthen national ownership and sustainability. At the same time, the essential push for more international financial assistance and solidarity will continue – indeed, after the pandemic, unions and civil society stepped up their demands for the international community to establish a Global Fund for Social Protection to help low-income countries make strides towards universality.

This is not to say that more equitable global tax policies, such as minimum corporate taxes, are not important – they are indeed critical for developing

countries to get even close to raising the funds that are needed to achieve universal social protection coverage, let alone adequately funding health and education systems. However, these efforts will take time and face strong opposition, as the United States' withdrawal from the negotiations of a United Nations tax convention highlights (Chaparro-Hernandez 2025).

And so, when talking about resource mobilization, we are mostly talking about domestic resources, and therefore national tax systems.

Taxing the working poor

National tax systems contain a wide range of systems, tools and taxes that extract resources from a wide variety of incomes (earned through labour or owning capital) and consumption of day-to-day or luxury goods. Despite this large toolbox and range of potential targets, in countries with significant – and highly visible – informal economies, the conversation quickly turns to the idea that fiscal space can be gained by taxing the “hidden goldmine” of the informal sector.

The narratives rest on assumptions that workers in informal employment benefit from government programmes – including social protection – but do not contribute to them as they do not pay taxes. As we will see, this does not hold on either of its two aspects: workers in informal employment do pay taxes and generally do not receive many public services in return, including social protection.

Are workers in informal employment really not paying taxes and nevertheless benefitting from social spending?

With the International Centre for Tax and Development (ICTD) and the Institute of Statistical, Social and Economic Research (ISSER) at the University of Ghana, we set out to confront these assumptions through empirical evidence. Specifically, we wanted to know whether it is true that workers in informal employment benefit from social protection programmes without paying much tax.

Ghana provides a particularly fitting context to investigate these questions. The West African country's informal economy is large even by regional standards, with over 90% of its workforce in informal employment (ILO 2023). As elsewhere, the COVID-19 crisis highlighted both the vulnerabilities of workers in informal employment and created new pressures for state revenues, with both issues featuring prominently in policy discussions in Ghana. In particular, discussions on taxing the informal sector to finance the recovery and avoid further public debt have been prevalent in Ghana (Anyidoho et al. 2022).

Therefore, in April and May 2022, we did a survey of 2,700 self-employed workers in informal employment in the central Accra Metropolitan Assembly area. We learned three main things about the work, payments and benefits of workers in informal employment in Accra.

Do Accra's workers in informal employment have access to social protection?

Before we get to the negatives, it is a remarkable achievement for Ghana that the majority of self-employed workers in informal employment are covered by the country's National Health Insurance Scheme. The NHIS, set up in 2003, aims to provide basic health care to all Ghanaians and is funded through a combination of taxes, social insurance

contributions from formally employed workers, and premiums from workers in informal employment joining voluntarily. Sixty-two per cent of the self-employed workers in informal employment we interviewed were insured in the form of NHIS membership, and more than 70% had had health insurance in the past. The lowest earning quintile of female self-employed workers in informal employment had the highest rate of membership



Comfort Asamoah is a 52-year-old street hawker in Tema Station, Accra. She wakes up every day at 3 a.m. to get to the market.
Credit: Yaw Afrim Gyebi

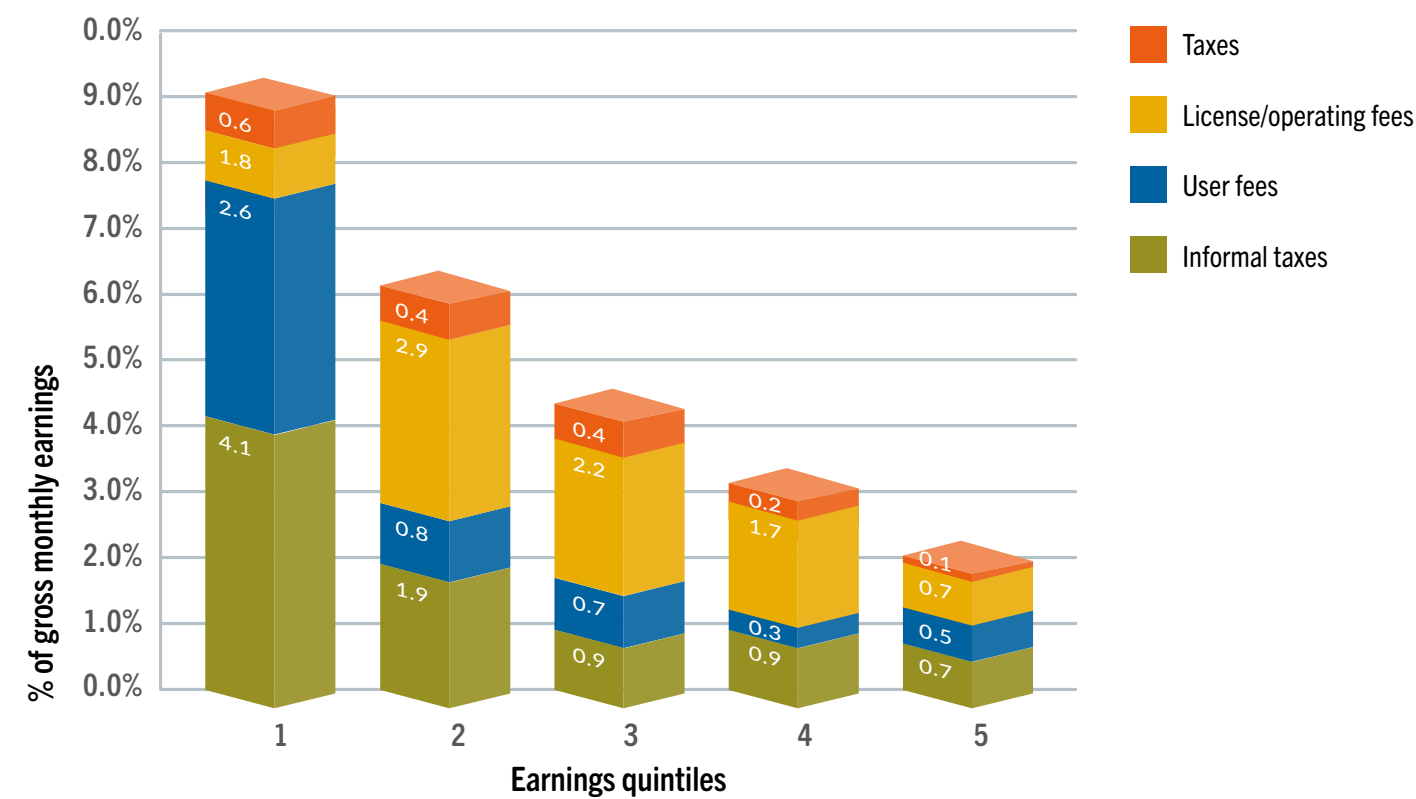
(73%). There is also a significant gender difference in membership, with women in all quintiles being significantly more likely than men to be members of the NHIS.

The remainder of Ghana’s social protection system fares less well in reaching Accra’s self-employed workers in informal employment. The Social Security and National Insurance Trust provides replacement income in old age and in the event of disability. Organized on social insurance principles and funded mainly by contributions from workers and employers, it is open to own-account workers on a voluntary basis. At the time of the study, coverage levels were low – around 13,000 enrollees from the informal sector – but the number has grown significantly to 121,000 (Ghanaian Times 2024). In line with the low enrolment figures in 2022, we found that only 11.4% of the sample was enrolled.

Do Accra’s self-employed workers in informal employment pay taxes?

Our research in Accra suggests that popular and policy narratives that workers in informal employment do not pay taxes are wrong. In Accra, 66% of self-employed workers in informal employment reported paying at least one type of tax, fee or payment related to their income-generating activity. These payments include a “daily toll”, a flat-rate income tax (“stamp tax”), business licence and operating fees, as well as user fees to access market spaces and infrastructure. We find these payments to be regressive, with lower-income earners paying more in relation to their income.

Proportion of total taxes, fees and payments as a share of gross earnings, by earnings quintile



Source: Anyidoho, Gallien, Ismail, et al. 2022

Once work-related taxes, fees and payments are aggregated and expressed as a proportion of gross monthly earnings, we find that the burden on the lowest-earning workers is relatively high. This group reports paying, on average, 9.1% of their gross earnings on taxes and fees. Thus, while their typical fee and tax payments may appear modest in absolute terms, relative to their earnings they are paying far too much – particularly

when considering that average annual earnings are only GHS2,221 in quintile 1 (i.e. much closer to the poverty line of GHS1,760 than to the lowest income tax threshold of GHS4,380 per year). The structure of these payments is particularly regressive for women. Among women, the lowest quintile, on average, pays almost seven times more than the highest quintile, relative to their earnings.

Hidden payments instead of a ‘hidden goldmine’

Our analysis shows that many workers in informal employment in Accra are close to the national poverty line and already pay several taxes and fees. These largely municipal contributions are often ignored in domestic resource mobilization strategies and tax incidence analyses. At the same time, very little social protection is provided.

For substantial proportions of the informal sector, it is clear that there is very little room for further taxation. The sector is certainly not a hidden “goldmine” of unpaid taxes. We found evidence that the most vulnerable workers are being significantly taxed, making unacknowledged payments to both local authorities and a range of private actors – all while falling largely outside the reach of formal social protection programmes.



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Changing economies require fresh thinking on financing social protection

If Ghana’s difficulties in treading the line between broadening the tax base and not overtaxing its poorest workers is broadly representative of the situation of many lower-middle-income countries, how might governments find the fiscal space to finance the social and economic inclusion of workers in informal employment?

In addition to finding ways to sustainably and equitably raise domestic taxes, which – as we have seen in the case of Ghana – is not easy, conventional recommendations include reprioritizing

public spending, eliminating illicit financial flows, finding more international assistance and increasing borrowing or restructuring debt (Cattaneo et al. 2024). These are all valid strategies that countries should explore, together with the international community where relevant.

But these recommendations are more easily made than carried out, especially in the current political climate. International development assistance is rapidly dwindling and will likely play a diminished role in financing social sectors, including social protection. Even before the aid cuts of 2025, in 2019 only 1.2% of official development assistance went to social protection globally (de Schutter 2023). Other fiscal space recommendations, such as reprioritizing public spending, can expect to generate



Tight Tax Net, Loose Safety Net: Taxation and Social Protection in Accra’s Informal Sector. 2022. Nana Anyidoho, Max Gallien, Ghida Ismail, Florian Juergens-Grant, Mike Rogan, Vanessa van de Boogaard, Vanessa. WIEGO Working Paper No. 45. WIEGO, International Centre for Taxation and Development (ICTD), Institute of Statistical, Social and Economic Research (ISSER).



Taxing the Informal Economy: Policy, Evidence and Lessons for the Future. April 2023. WIEGO webinar with the OECD Centre for Tax Policy, International Centre for Taxation and Development (ICTD), Institute of Statistical, Social and Economic Research (ISSER).



Ghana’s e-levy is unfair to the poor and misses its revenue target: a lesson in mobile money tax design. March 2023. Mike Rogan, Max Gallien, Nana Akua Anyidoho, Vanessa van den Boogaard. The Conversation.



significant political headwinds, particularly spending on workers in informal employment, who are often excluded from social contracts, including those that underpin social spending (Alfers, Chen, & Plagerson 2022).

Given these challenges, there is clearly a need for fresh thinking on where to find the money. This needs to encompass the two main pillars of social protection financing: general taxation and social insurance contributions.

Re-thinking taxation and social insurance contributions

Much of social protection has historically been financed through earmarked payroll contributions paid jointly by workers and employers. More recently, in the face of large coverage gaps, as well as persistent poverty and informality in many developing countries, an increasing share of people in the world are relying on non-contributory social protection schemes. These are financed through general government revenue (as well as international donors in low-income countries) and play a critical role in achieving universal social protection coverage.

But tax-funded programmes also have their limitations. They are usually based on flat-rate benefits and generally offer only a basic level of protection. As seen during the COVID-19 crisis, ad-hoc and relatively limited social assistance benefits are not sufficient to protect the wellbeing, health and income of working people, particularly when they are narrowly targeted toward a small segment of the population.

Therefore, in addition to tax-financed social protection, classical social insurance remains as relevant as ever. This is based on employment, financed jointly by labour and capital, with democratic tripartite governance and the ability to maintain people's incomes and living standards through life and work transitions.

But the way social insurance schemes are financed is increasingly coming under pressure. Wages, which are the basis for social insurance contributions, have been stagnating for decades in large parts of the world and no longer rise with workers' productivity. Structural demographic and labour market

transformations also put pressure on the financing of social insurance and risk pushing up formal labour contributions to a level where they discourage employers from expanding formal employment. The casualization of work relations and emergence of new employment relations (such as on-call or zero hours, piece-rate payments, algorithmic management), de-industrialization and outsourcing, and persistently high levels of informal and self-employment, mean that firms benefitting from work along increasingly complex value-chains are not legally recognized as employers, and therefore not called to share in the financing of social insurance.



Home-based worker Viboonsri Wongsangiyim in Bangkok, Thailand.
Credit: Paula Bronstein/Getty Images Reportage

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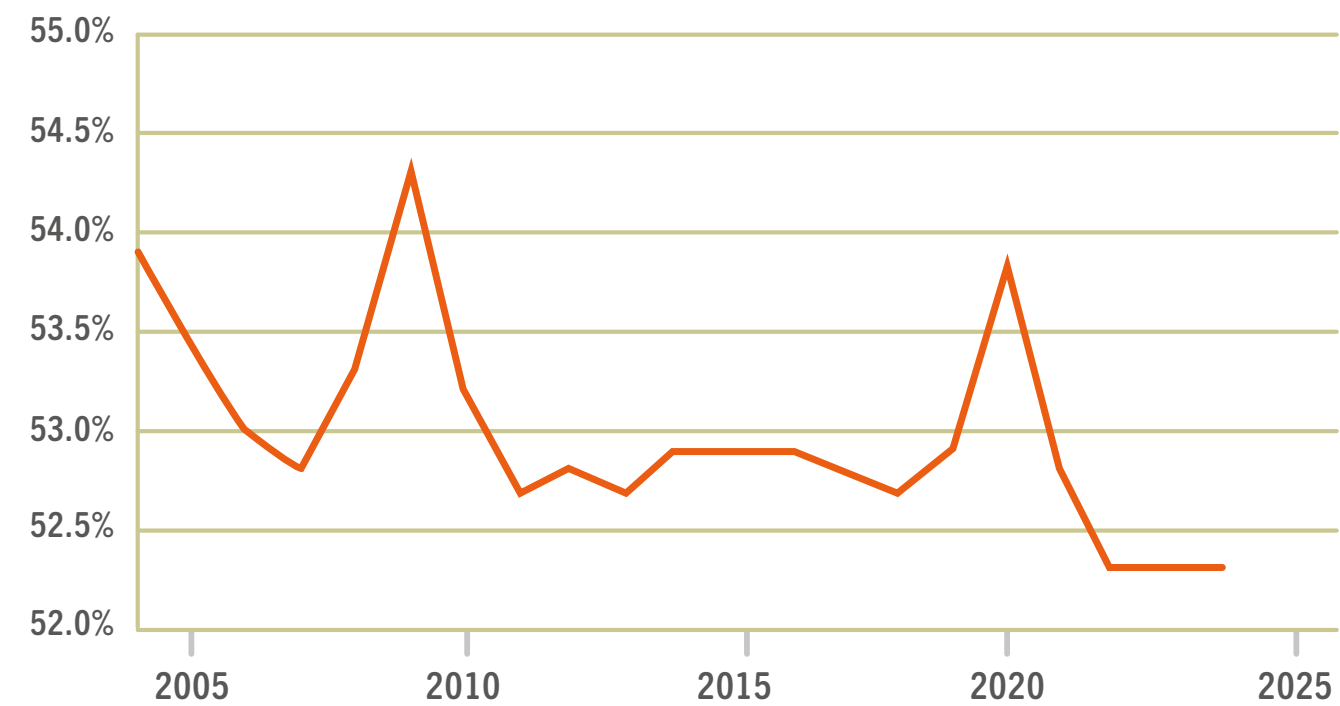
This calls for radical rethinking and innovation in search of new ways for capital – in its evolving and increasingly intangible forms - to take back a fair share of the investment in social protection that the world needs. Conceptually, there are two main avenues to rebalance the financing of social protection towards a greater contribution from capital: through taxes or through a redefined and adapted concept of social insurance contributions.

Can innovative taxes on winners of to-day’s global economy help finance social protection?

The steep rise in income and wealth inequality has much to do with the reduction in effective tax rates on high incomes and wealth. However, structural changes to the economy have also enabled this rise in inequality. Two aspects stand out in facilitating unprecedented levels of accumulation: the financialization and digitalization of the global economy. Financialization refers to the growing share of financial services in the overall economy, as well as their ability to permeate nearly every aspect of life. The digitalization of the global economy advances in lockstep with its financialization. This Fourth Industrial Revolution includes advancements in automation, robotics and artificial intelligence.

So far, labour is not faring well in this new economy. The labour income, which measures the proportion of total income in a country that employed people earn by working, declined globally by 0.6 percentage points between 2019 and 2022 and has remained flat (ILO 2024).

The global labour income share, 2004-2024



Source: ILO: World Employment and Social Outlook: September 2024

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Against this backdrop, it is crucial to explore how the tax system can be reoriented towards sectors and actors benefitting from contemporary capitalism.

Digital financial services taxes

Mobile money is a form of digital financial service, which has seen a rapid rise since it was first introduced in the Philippines in 2001. Estimates suggest that in 2023 there were over 390 mobile money services spread across 96 countries (Apeti and Edoh 2023). Governments in low- and middle-income countries have increasingly turned to taxing mobile money and other money transfers. Fiscal deficits in the wake of the pandemic have been met by renewed interest in mobile money and indeed taxes have been introduced in Tanzania, Ghana and Cameroon (Anyidoho et al. 2022).

In January 2023, Ghana implemented a 1% charge on electronic transfers. The tax applied to mobile money payments, bank transfers, point-of-sale transactions and inward remittances. The government expressly stated that the objective of this tax was to increase its revenue from the country's large informal sector. E-levy included a daily minimum threshold for tax-free transactions in tacit recognition that the imposition of the tax might disproportionately target poorer individuals. Initial findings reveal that, while the threshold exemption was effective in shielding some low-income users from the heavy tax burden, the tax was still regressive on other users in the bottom quintile of the income distribution (Nutassey et al. 2023; Anyidoho et al. 2022).



Using a smartphone to pay street vendors is now common practice, as shown in this photograph from Madangiri, New Delhi, in 2025.
Credit: Ruhani Kaur

Mobile Money Taxation and Informal Workers: Evidence from Ghana's E-Levy. 2022. Nana Akua Anyidoho, Max Gallien, Michael Rogan and Vanessa van den Boogaard. ICTD Working Paper 146, Brighton: Institute of Development Studies.

New data on the e-levy in Ghana: unpopular tax on mobile money transfers is hitting the poor hardest. 2022. Michael Rogan, Max Gallien, Nana Akua Anyidoho and Vanessa van den Boogaard. The Conversation.

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Taxes and social insurance contributions from digital labour platforms

Over the last decade, digital labour platforms have proliferated across the globe, posing new challenges for tax systems. Because platform companies generally identify as tech intermediaries, they are able to avoid registration in the jurisdictions where they do business and thus evade taxes. The corporate value of digital labour platforms is increasingly concentrated in intangible assets, such as patents and copyrights on software and digital content. Such assets are easily transferred to tax havens to minimize the business income taxable in higher-tax jurisdictions. As a result, the Organisation for Economic Co-operation and Development (OECD) estimates that on average tech businesses pay just 9.5% of their earnings as taxes, which is less than half of the 23.2% paid by more traditional businesses (OECD 2023).

Increasing social insurance financing from platform companies requires a two-pronged approach. One is to reallocate taxing rights among the “countries of residence”, tax havens and the “countries of consumption”. The OECD, European Union and United Nations have developed various initiatives aimed at improving transnational taxation mechanisms. The second is to hold platform companies accountable for workers’ social insurance. This can either be done through reclassifying platform workers as employees where an employment relationship exists or extending responsibility for social insurance contributions to companies and consumers, along the lines of the welfare group

model established in India (Afshar n.d.; Chikarmane and Narayanan 2023a). A more recent example is Portugal, where contractors that account for half or more of the total value of a self-employed worker’s activity are required to contribute to their social insurance (ISSA 2024).



Financing Social Protection – Lessons from Gig Workers in India. 2023. WIEGO Blog.



Financing Social Protection for Gig Workers in Rajasthan. Informal Economy Podcast: Social Protection. Episode 34. WIEGO.



I Will Not Auction My Back! Lessons from Maharashtra’s Welfare Boards in Financing Social Protection for Informal Workers. 2023. Poornima Chikarmane and Lakshmi Narayanan. WIEGO Resource Document No. 37.



Sarika Karadkar, a waste picker from India, at a demonstration in support of digital platform workers at Geneva’s Broken Chair Plaza, during the 113th International Labour Conference. Behind her are Alberto Santana and Margarida Teixeira, from StreetNet International. Credit: Eduardo Derrico

Taxes on financial transactions

Financial transaction taxes are imposed along the banking or financial services value chain on a host of instruments, products and services bought and sold by individuals and institutions. Historically, these have been imposed in times of crisis. This was the case across Latin American countries in the 1970s and 1980s (Kirilenko 2006). They are generally easy to implement and monitor as they are applied to payments made through banking institutions that are closely regulated.

Bank transaction taxes are a financial transaction tax on deposits and/or withdrawals from bank accounts. In Latin American countries and a few others, bank transaction taxes were imposed to raise revenue allocated to social protection. Coelho, Ebrill, and Summers 2001 find that, in the short-term, bank transaction taxes were successful in raising revenue in Brazil, Colombia and Ecuador. In these countries, funds were ringfenced for the provision of social goods such as health, education and housing. However, Kirilenko (2006) notes that they also resulted in the erosion of the tax base so that gains from additional revenue raised must be contrasted against cumulative revenue losses.

Another example is securities transaction taxes levied on trades in all or certain types of securities, such as equity, debt and their derivatives. Argentina, for example, operated a 0.6% tax on purchases and sales of securities, which in 2009 accounted for more than 10% of total tax revenue.



Through HomeNet Thailand, the solidarity group that the garment worker photographed here belongs to, has joined other home-based workers across Thailand to establish a garment cooperative. Credit: Paula Bronstein/Getty Images/Images of Empowerment

A tax of 0.6% on the value of debit and credit transactions is still in effect in Argentina. This tax is levied on transactions made through traditional banking systems and online platforms (Ortiz, Cummins, and Karunanethy 2017). Similar taxes are implemented in France, Italy, Belgium and Greece (Hemmelgarn et al. 2016). In France, a quarter of the funds so raised were allocated to the Solidarity Fund for Development managed by AFD, the French development agency (Capelle-Blancard 2017).

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Claiming contributions from capital for workers in value chains

Raising sufficient funds to finance social protection through taxes alone is unlikely to succeed for several reasons. In the general revenue mix, social protection competes with many other spending priorities, including health care, water and sanitation, and education, not to mention public sector wages and military spending.

Also, increasing revenue from corporate taxation has been painstakingly difficult in developing countries. With underdeveloped and hardly progressive wealth and income tax systems, the risk is that the bulk of general revenue in financing social protection may end up being financed through indirect taxes like VAT – once more shifting the burden from capital to individuals, especially the most vulnerable, who pay a higher share of their income in regressive consumption taxes. As discussed earlier, innovative taxes on digitalization and financialization offer no easy answers either.

Another route, so far underexplored, is to rethink the composition and structure of social insurance contributions. Instead of being solely determined by the value of the payroll, the employers' share of social contributions could be calculated as a function of their capital. This does not mean scrapping social contributions in their current form, but offers a complementary source of funding for part of the total contribution and in sectors where the labour share is low (Juergens-Grant and Pellerano 2025).



In Ahmedabad, India, Bhanu Ben Jadav mixes cement, working in a apartment under construction. She was trained by Mahila Housing Trust. Credit: Paula Bronstein/Getty Images

Companies' contribution to social insurance systems could be calculated not just on how many workers they hire but on their revenue. It would not be the first time that policymakers have devised innovative mechanisms to fund social insurance programmes through capital levies. Workers in the construction sector in India and Indonesia, regardless of their contractual status, are insured

for workplace-related injury, illness and death through a levy paid by the main contractor based on the project's total value (Sengupta, Tsuruga and Dankmeyer 2023; Chikarmane and Narayanan 2023a). In Brazil, the national unemployment insurance system is financed by taxes paid on a firm's total revenue, rather than the size of its payroll (World Bank 2020).

2. Financing social protection by piling taxes on the working poor or creatively clawing contributions from the more powerful

Grassroots organizations of workers in informal employment are finding creative ways to realize this principle in their contexts. In Argentina, the Unión de Trabajadores y Trabajadoras de la Economía Popular (UTEP) has drafted a law based on Extended Producer Responsibility legislation to address environmental and labour rights in waste management practices. The draft law includes a tax that would compel packaging companies that benefit from the labour of waste pickers to directly finance improved working conditions and social protection (Cappa et al. 2023). In India, Kagad Kach Patra Kashtakari Panchayat (KKPKP), a trade union of waste pickers, is showing how it is possible to make claims for social protection benefits from municipalities, citizens, businesses and others in the recycling value chains – beyond employment and general tax financing (Chikarmane and Narayanan 2023b).



Future-Proofing Social Protection. 2025. Florian Juergens-Grant and Luca Pellerano. Project Syndicate.



Efforts of Argentina’s Informal Waste Pickers to Finance Decent Work and Social Protection through Extended Producer Responsibility Legislation. 2023. Andrés Cappa, Ariel Bertellotti, Mariano Murad, Julieta Campana, Paula Basílico and Florian Juergens-Grant. WIEGO Resource Document No. 34.



Pune Waste Pickers’ Innovative Efforts to Fund the Extension of Decent Work and Social Protection. 2023. Poornima Chikarmane and Lakshmi Narayanan. WIEGO Resource Document No. 33.



A communal lunch is among Planeta Verde’s social and solidarity actions. Credit: Planeta Verde

3. Framing inclusiveness of social insurance as a sustainable financing strategy



Framing inclusiveness of social insurance as a sustainable financing strategy



Tax-financed social protection, which as discussed has become an increasingly important part of the social protection puzzle, enables a basic social protection floor where there are no contributory schemes or where benefits are inadequate. But there are limits to what social protection primarily financed through general taxes can provide for workers, including those in informal employment. Benefits of tax-financed schemes tend to be lower than those of contributory schemes and focused on children, older people and others outside the labour market.

For many governments, the natural place for working people and work-related benefits is within the contributory social insurance system. Much of the efforts to ensure the inclusion of workers in informal employment into social protection systems accordingly focuses on contributory schemes. So, while we should certainly explore innovative ways to increase tax revenues in a progressive manner – to finance not just social protection but social services and sustainable development more generally – we cannot afford to lose focus on the fundraising potentials of social insurance contributions.

Similarly, the ideas presented in earlier chapters on “clawing” contributions from capital for social insurance should not distract us from the less exciting but enduring reality that much of social protection is financed by workers and employers through ordinary social insurance

contributions. One data point in favour of continuing to take contributory social insurance seriously is that, even though the largest share of workers in informal employment globally are own-account workers (47%), the second-largest group are employees (35%) (ILO 2023), which at least theoretically opens space for employer contributions.

This justifies taking another look at social insurance contributions themselves, their trends, their relationship with formal and informal labour markets, and how governments attempt to balance the objectives of raising the funds needed to sustainably finance schemes while making sure that contributions are affordable.

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While we should certainly explore innovative ways to increase tax revenues in a progressive manner – to finance not just social protection but social services and sustainable development more generally – we cannot afford to lose focus on the fundraising potential of social insurance contributions.

Broadening the social insurance base

Just as broadening the tax base is a central plank of domestic resource mobilization efforts, broadening the social insurance base is equally important to ensuring the financial sustainability of social protection systems. While including previously excluded workers in informal employment may require some upfront investment, expanded membership holds the potential for greater contributions. Furthermore, bringing additional revenues into social insurance systems should, over time, reduce the pressure on tax-funded schemes.

The importance of integrating workers in informal employment into social insurance schemes as part of comprehensive financing strategies is increasingly recognized internationally. The Global Partnership for Universal Social Protection (USP2030), an advocacy coalition of UN agencies, international financial institutions, governments and civil society, calls on governments to “increase revenues from social insurance contributions by expanding coverage of social insurance schemes to previously uncovered workers” (USP2030 n.d. 6). It is encouraging that this statement explicitly calls on countries not just to adapt how contributions are paid by adjusting the frequency or collection mechanisms, but also by subsidizing contributions through government revenues.

Before we get too excited about the possibility of affordable social insurance schemes being opened up to workers in informal employment around the world, and before we look in more detail at existing practices to make social insurance contributions more affordable, we need to address the questions

persistently raised by key international financial institutions. The most common is: Is it possible to extend employment-linked social insurance to workers in contexts of high informality without generating more informality?



Joint Statement: Principles for Financing Universal Social Protection. Partnership on Global Universal Social Protection to Achieve the Sustainable Development Goals (USP2030).



Does social protection really cause informality?

The idea that certain forms of social protection cause substantial increases in informality presents a particular challenge to governments wanting to invest in social protection for workers in informal employment. Specifically, social protection systems that combine employment-linked social insurance with tax-financed social assistance for low-income workers in informal employment are claimed by some to drive informality, which is then held responsible for low productivity and underdevelopment.

This argument was most clearly outlined in Santiago Levy's 2008 book on Mexico's social protection system: "Good Intentions, Bad Outcomes: Social Policy, Informality, and Economic Growth in Mexico". Recently, this line of thinking featured in UNDP's 2021 Regional Human Development Report for Latin America, which declares that

“social protection policies contribute to informality” because they “tax formality and subsidize informality” (UNDP 2021, 279). In the same year, the IMF's report on “The Global Informal Workforce: Priorities for Inclusive Growth” dedicated significant space to making the case that “payroll taxation on formal sector workers [...] increase the cost of doing business and create double taxation of labor, thus encouraging informality” (IMF 2021, 257). The World Bank concurs, “there is a risk of creating incentives for workers to remain in the informal sector” (World Bank 2022, 71).

While this may sound abstract, these reports have real-world impacts. Following a WIEGO presentation to the Inter-American Social Security Conference in November 2022, a participant told us that:

“today when someone presents a proposal to create some new benefit, one of the first objections raised is whether it would not create more informality. In general, this idea, that non-contributory programmes encourage informality, was adopted quickly and uncritically.”¹

¹ Is social protection to blame for informality? New evidence and reflections on inclusive, adequate and fair social protection systems. November 2022. Presentation by Florian Juergens-Grant at the XXXI Session of the Permanent Seminar on Welfare in the Americas. Inter-American Conference on Social Security (ICSS).

Do social insurance contributions really represent an insignificant and declining portion of the overall social protection financing mix?

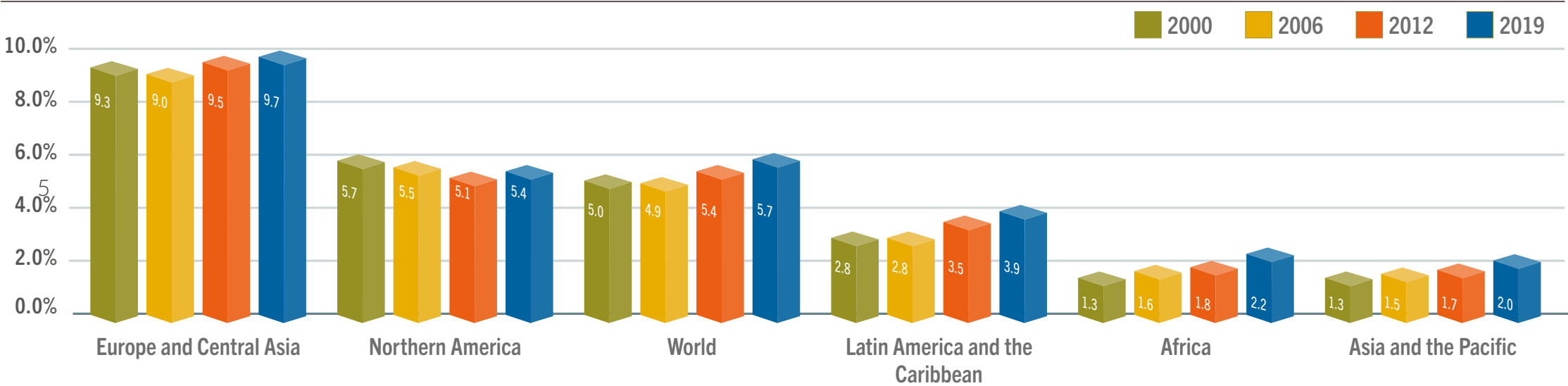
To test this claim, Calligaro and Centrngelo (2023) dug into global revenue statistics. They found that social insurance contributions continue to play a significant role in the overall financing social protection systems. Globally, social insurance contributions accounted for 18.8% of total taxation or 5.7% of GDP in 2019. In Europe and Central Asia, they represent more than 27% of total taxation. While they make up a smaller portion of total revenues in Africa, Asia and the Pacific, they still bring in roughly half of what personal income tax generates. In upper-middle, lower-middle and low-income countries, social

contributions are 15.7%, 10.6% and 8.1% of total tax revenues, respectively.

There is also no evidence that social insurance contributions have their best days behind them. On the contrary, over the last quarter of a century, they have remained a stable source of financing. Globally, from 2000 to 2019, social insurance contributions as a share of GDP increased by 0.7 percentage points. In all regions, their importance has grown within countries' total revenues. The greatest increase happened in Latin America and the Caribbean, with contributions bringing in 1.8 percentage points more revenue since 2000.

“ There is no evidence that social insurance contributions have their best days behind them. On the contrary, over the last quarter of a century, they have remained a stable source of financing.

Evolution of social security contribution revenues in percentage of GDP



Source: Calligaro and Centrngelo (2023)

Is social protection really boosting informality?

Surprisingly, given the confidence with which they are made, these claims are drawn from a literature that can best be described as mixed. The literature reviewed by Orozco Corona and Vélez-Grajales (2024) suggests that introducing non-contributory social protection programmes targeted at people outside of formal employment can increase informality in the short term. But the evidence suggests that, in general, informality increases when the labour market expands as women or other specific groups previously out of the labour force enter the informal labour market (Aterido, Hallward-Driemeier and Pages 2011; Galiani, Gertler and Bando 2014; Wagstaff and Manachotphong 2012). This can mean overall employment gains with no reduction in formal employment. In contrast, reductions in formal employment due to newly introduced non-contributory health programmes are significant only in specific population groups but not for the total population. Studies that report decreases in formal employment find those only for specific groups, such as employees and employers in small firms (1-50 formal employees) in Mexico (Bosch and Campos-Vazquez 2014), women aged 18-60 in Mexico City (Juarez 2008), men and workers in specific industries in Thailand (Wagstaff and Manachotphong 2012), and older people in Mexico (Galiani, Gertler and Bando 2014).

While the majority of studies exploring potential incentives towards informal employment generated by Mexico’s social policies found no impacts (Ordoñez, César and Alonso 2011; Azuara and Marinescu 2013; Campos-Vazquez and Knox 2013), one study found formal employment dropped in small firms by 4%, or about 17,000 formal jobs per year (Bosch and Campos-Vazquez 2014). However, using more detailed data and improved econometric methods Seira et al. (2023) found that their findings were not robust and were highly dependent on the municipalities selected, the regression specification used and the identification strategy implemented. Seira et al. conclude that:

“the most solid conclusion with the best available data and more robust methods is that Seguro Popular did not decrease the number of formal sector jobs in Mexico”.
(Seira et al. 2023, 23).

Similarly, empirical evidence does not back up the claim that social insurance contributions impede formal employment. Having reviewed the literature, Calligaro and Centrángelo (2023) conclude that reductions to payroll taxes or contributions are mostly passed on to workers in the form of higher wages, and thus there are no significant employment or formalization gains. Moreover, the fiscal cost of diminishing contribution rates might be sizable: any reduction in social contributions creates an effective loss in government revenue – certainly in the short term.



A waste picker in Mexico, where a universal health coverage programme was found not to have decreased the number of formal sector jobs, despite claims to the contrary. Credit: Cesar Parra

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The most solid conclusion with the best available data and more robust methods is that Seguro Popular did not decrease the number of formal sector jobs in Mexico.

3. Framing inclusiveness of social insurance as a sustainable financing strategy



Does Social Protection Cause Informality?

A Critical Review of the Literature on the Relationship between Social Protection, Formal and Informal Employment. 2024. Mónica Orozco and Roberto Vélez-Grajales. WIEGO Working Paper No. 48.



Did Mexico's Seguro Popular Universal Health Coverage Programme Really Reduce Formal Jobs? 2023. Enrique Seira, Isaac Meza, Eduardo González-Pier and Eduardo Alcaraz Prous. WIEGO Working Paper No. 46.

Available in [Spanish](#)



Financing Universal Social Protection: The Relevance and Labour Market Impacts of Social Security Contributions. 2023. Florencia Calligaro and Oscar Cetrangolo. WIEGO Working Paper No. 47. WIEGO and ILO.

Available in [French](#) and [Spanish](#)



Does Social Protection Encourage Informality? September 2024. Development Pathways Podcast.



Does health insurance for the informal sector have an impact on formal employment? Eduardo González-Pier and Florian Juergens-Grant. Inter-American Development Bank (IDB) blog. Available in [Spanish](#)



Is social protection to blame for informality? 16 February 2023. Webinar by WIEGO, ILO and the Inter-American Social Security Conference (CISS).



Chanthone Phanyphit, 71, crafts intricate patterns on her loom, transforming her Bangkok home into a workshop and boutique.
Credit: Aura Sevilla

3. Framing inclusiveness of social insurance as a sustainable financing strategy

What does economic theory tell us about the claim that social protection drives informality?

The argument that social protection is a driver of informality rests on two sets of theories. Demand-side theories focus on formal employers and their willingness or capacity to hire. Supply-side frameworks emphasize the decisions of workers in informal employment (Heintz and Ghosh 2024). Crucially, these theories imply that the primary sources of disturbance to a well-functioning formal labour market in a developing country context are labour market regulations. However, even without regulation, labour markets – formal and informal – are far from perfect and contain many imperfections unrelated to regulation, including asymmetric information, uncertainty, spatial dynamics and a range of transaction costs. Instead of seeing social protection as a source of distortion, it may be more accurately portrayed as a response to the myriad imperfections in labour markets.

The solution proposed by proponents of this argument is straightforward: deregulating labour markets should increase demand for labour among employers offering formal jobs. However, since labour regulation is the primary distinction between formal and informal employment in this framework, this “solution” to remove such regulations would effectively informalize formal jobs.

Supply-side frameworks assume that workers in informal employment decide to work informally

because they will be better off. Within these theories, the primary benefits of operating informally are the avoidance of costs associated with regulatory taxation or social protection systems. What is often missing from the calculation are the costs of operating informally. The costs include insecurity of business activities, restricted access to financial services and credit, legal uncertainties and lack of legal protection, reduced access to public services or business development policies, harassment by public officials, and constraints on expansion. Earnings tend to be lower in informal enterprises relative to formal enterprises (Chen et al. 2005; Rogan 2019). If the costs of informality exceed the benefits of regulatory avoidance, then it is no longer rational for these enterprises to operate informally – some additional barrier to formality would need to exist.



Seamstress Linda Berko runs a stand in Kwame Nkrumah Circle Market in Accra, Ghana. Credit: Jonathan Torgovnik/Getty Images/Images of Empowerment



Good Intentions, Better Outcomes: Shifting the Debate About Social Protection and Informality. 2024. James Heintz and Jayati Ghosh. PERI Working Paper No. 596. Available in [Spanish](#)



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Instead of seeing social protection as a source of distortion, it may be more accurately portrayed as a response to the myriad imperfections in labour markets.

3. Framing inclusiveness of social insurance as a sustainable financing strategy

Are social insurance schemes really incapable of adapting to the realities of the world of work?

Despite critics’ delight in referring to social insurance as “industrial-era risk-sharing models”, Packard et al. (2019) note that social insurance systems in both developed and developing countries have continuously evolved and adapted to national and regional contexts. A wide variety of approaches have been used to extend coverage to workers in diverse forms of work.

Uruguay and Brazil implement unified and simplified tax and contribution regimes for self-employed workers and micro-entrepreneurs, who are entitled to a range of social protection benefits (Aguiar et al. 2023). In Brazil, micro and small enterprises are covered under the Simples Nacional, which requires monotax-style payments and a simplified declaration to be submitted annually (ILO 2019). Morocco has a similar auto-entrepreneur status (Gaarder et al. 2021). Countries including Jordan, Cambodia and Viet Nam have extended the coverage of social insurance and labour legislation by lowering or removing minimum thresholds regarding enterprise size (ILO 2021c). Argentina, Brazil, Cabo Verde, Jordan, Kenya, Mexico, the Philippines and Uruguay have included self-employed workers in their general social protection schemes (McClanahan et al. forthcoming). Namibia, Ghana, Viet Nam and Thailand offer self-employed workers the option to join the social insurance scheme (ILO 2021b). South Africa extended legal coverage of unemployment, maternity and sickness benefits to domestic workers,

including the right to partial benefits in cases of lost employment with one of several employers (ILO 2021a). Mexico introduced an electronic registration system that allows employers to register and pay contributions for their employees (ILO 2021a).

Even this limited summary of efforts to expand social protection reveals an impressive variety of approaches. And the dates of reforms suggest a growing momentum towards adapting social insurance to the reality of the majority of workers and making it more inclusive. While more work is needed, blanket statements characterizing social insurance as stuck in the “industrial era” are missing the picture.



Monotax and Social Monotax in Uruguay. 2024. Sebastián Aguilar, Mauricio Coitiño, Cecilia Matonte, Martín Sanguinetti and Ana García. WIEGO and ILO. ILO Southern Cone - Technical Reports No. 38.



The Destruction of Social Protection and Inclusive Labour Policies in Argentina. 2025. WIEGO Blog. Available in [French](#) and [Spanish](#)



‘I Want to be Protected’: Experiences and Perspectives of Informal Workers on Social Security in Thailand. Wichaya Komin, Borvorn Subsing, Kanokporn Deeburee, Boonsom Namsomboon and Florian Juergens-Grant. 2024. WIEGO Policy Brief No. 31.



Domestic worker Stella Nkosi at work in her employer’s home in Johannesburg, South Africa. Credit: Jonathan Torgovnik/ Getty Images Reportage

3. Framing inclusiveness of social insurance as a sustainable financing strategy

Ensuring flexibility and affordability of social insurance contributions

The volatility of incomes poses a major obstacle to social insurance coverage for workers in the informal economy. Greater flexibility in scheduling the collection of contributions may help overcome obstacles to coverage for some categories of workers. Collection schedules could be spaced, allowing workers to make daily, monthly or annual contributions, with occasional lump-sum payments. More flexibility could also allow contributions to be delayed without losing access to benefits, or even allowing for a temporary suspension of membership during difficult times. A review of global experiences by (McClanahan et al. forthcoming) found that flexibility in payments for self-employed workers was allowed in all cases examined.

Research by organizations of workers in informal employment highlights the importance of ensuring affordability of contributions. In Vientiane, Laos PDR, 40% of home-based workers reported that the main reason for not registering for social insurance was that they could not afford the contributions (Sevilla, De and Chaleunsinh 2024). To address this, workers are calling on the government to subsidize contributions for low-income home-based workers. Isah's (forthcoming) evaluation of Nigeria's micropension schemes for self-employed workers shows that, without a public subsidy, few workers would have sufficient savings to enable them to retire. Having established how difficult it was for many informal

self-employed workers in Chile to afford the full social insurance package, Azocar et al. (2025) propose a subsidized and single payment for workers to access work injury protection as a start.

A review of global good practices in extending social insurance coverage to self-employed workers finds ensuring affordable contributions is critical, and that subsidies are an effective policy tool for extending coverage (McClanahan et al. forthcoming).

To support organizations of workers in informal employment in making the case for social insurance subsidies, WIEGO developed a simple online tool that can estimate the costs and benefits of such subsidies in different countries. How to make the case for subsidies, and how to argue for greater investment in the social protection of workers in informal employment, are key components of WIEGO's online training on the financing and economics of social protection.



WIEGO's Social Security Subsidy for Informal Workers Cost Calculator. WIEGO.



Social Protection Capacity Development Journey: Online Training on the Financing & Economics of Social Protection. 2025. WIEGO School.



Amid austerity and aid cuts, workers need to deepen their understanding of domestic financing of social protection. 2025. WIEGO Blog.
Available in [French](#) and [Spanish](#)



Improving Home-Based Workers' Access to Social Security in Vientiane Capital, Lao PDR. 2024. Aura Sevilla, Loveleen De and Chansathith Chaleunsinh. WIEGO Policy Brief No. 32. WIEGO and ILO.



Ampliación de la protección asequible a las personas trabajadoras autónomas en Chile contra accidentes de trabajo y enfermedades profesionales. María José Azócar, Recaredo Gálvez, Alexander Páez and Andrea Sato. Documento de consulta de WIEGO n.º 43, WIEGO, 2025.



World Bank's Push for Individual Savings Provides Little Protection for Crisis-hit Workers. 2022. WIEGO Blog.
Available in [French](#) and [Spanish](#)

3. Framing inclusiveness of social insurance as a sustainable financing strategy

4. Towards a fairer and more inclusive social protection paradigm for workers in informal employment



Towards a fairer and more inclusive social protection paradigm for workers in informal employment



The narratives about informal work are so ubiquitous and those promoting them so confident that they have become broadly accepted in policy and academia. In the face of these near-hegemonic narratives, which – at least to the casual observer – make sufficient sense to be believed, it is worth repeating clearly and boldly what the data shows. Far from representing an “untapped goldmine”, workers in informal employment pay a range of taxes, which can be regressive and eat up a significant slice of poorer workers’ income. At the same time, workers in informal employment do not receive much social protection in return for their payments. Contrary to the sceptics’ refrain, contributory social insurance – critical for workers in informal employment as it holds most of the work-related contingencies as well as the potential for higher benefits – is constantly evolving, and financing raised through social insurance is on the rise in all regions. Countries are adapting their social insurance systems to better suit their labour markets, in particular workers in informal and non-standard employment. To be effective, these approaches need to be based on affordable contributions and accessible systems, with adequate and appropriate benefits. Ensuring that workers trust systems, and that they are in line with their needs, requires inclusive social dialogue with organizations of workers in informal employment.

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Far from representing an “untapped goldmine,” workers in informal employment already pay a range of taxes that can eat up a significant share of their income.

4. Towards a fairer and more inclusive social protection paradigm for workers in informal employment

What are the contours of a more progressive social protection financing model?

1

First, governments need to recognize the economic and fiscal contributions made by workers in informal employment. Taxes paid at the municipal or local level need to be explicitly recognized in social protection financing discussions and acknowledged as workers' contributions, which should entitle them to public services, including basic income protection across the life course, and adequate health care and childcare. This recognition should also lead governments to be careful not to pile further taxes on the working poor. Instead of placing their hopes for improved domestic financing on the working poor, governments need to step up their efforts to tax the winners in today's economy, which may entail more effective taxes on wealth, and digital and financial services.



2

Second, contributory social insurance remains critical in extending protection to workers in informal employment, but governments need to be bolder in ensuring their design and financing is inclusive. This means that workers are well informed about their rights and obligations, can easily access schemes, and that benefits are in line with their needs, including those of women who often shoulder care responsibilities. Systems need to ensure that contributions are affordable for low-income workers and adapted to their earning patterns, which may be seasonal or irregular. This is particularly important for the nearly 80% of workers in informal



employment in developing countries who are self-employed. Without an employer, they have no one with whom to split the contributions and are generally expected to shoulder the entire burden themselves. This results in unaffordable rates or contribution payments too low to yield adequate benefits. The most effective way to address this is for governments to subsidize contributions for low-income workers in informal employment. Global evidence shows that countries that have managed to significantly expand social insurance coverage have recognized this and implemented various forms of subsidies.

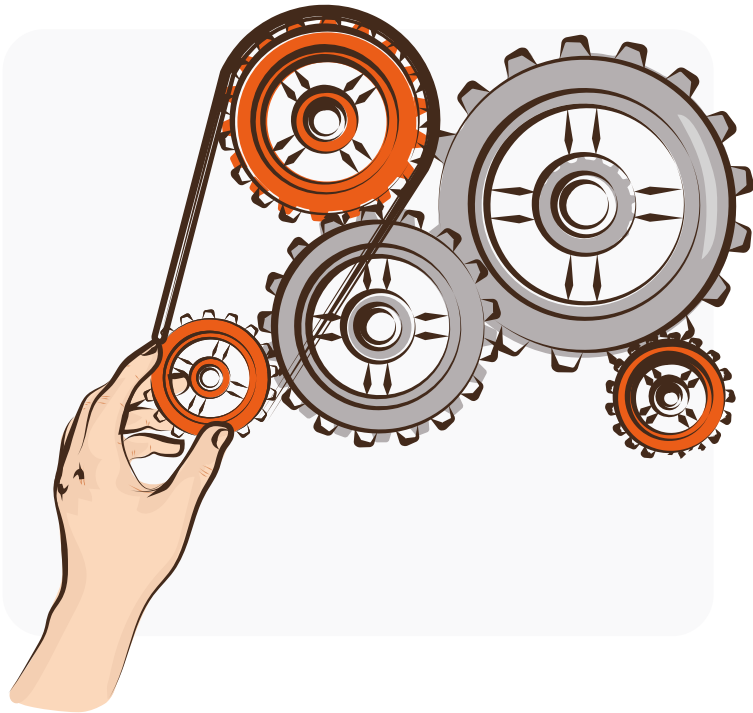
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Systems need to ensure that contributions are affordable for low-income workers and adapted to their earning patterns, which may be seasonal or irregular.

4. Towards a fairer and more inclusive social protection paradigm for workers in informal employment

3

Third, a progressive social insurance model that fits today's economy should embrace innovative approaches to claiming contributions from those who benefit from the labour of workers in their value chains who have indirect employment relationships. Governments should take inspiration from mechanisms such as informal workers' welfare boards and contributions stipulated from platform companies and explore how these principles could be extended to larger groups of workers.



4

Fourth, workers in informal employment and their organizations should be at the centre of efforts to advance a more progressive financing paradigm. Social dialogue that includes organizations of workers in informal employment must be the foundation on which reforms sketched here are developed. This is critical to building trust and ensuring that proposed policies are responsive to workers' rights and demands. Workers in informal employment understand their context best, and much of the research presented in this book validates their positions, in contrast to dominant global narratives that are revealed to be less than sound. It is high time that policymakers take workers in informal employment seriously – in social protection and beyond.



4. Towards a fairer and more inclusive social protection paradigm for workers in informal employment

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In Nigeria, Salamatu Idris Isah researched the country's micro pension scheme for self-employed workers, highlighting the need for public support. In Chile, Maria Jose Azocar, Recaredo Galvez, Alexander Paez and Andrea Sato outlined an innovative approach to ensuring that self-employed workers can afford critical work-injury protection. The work of Aura Sevilla, Loveleen De and Chansathith Chaleunsinh improved our understanding of the barriers to accessing social insurance for home-based workers in Laos PDR.

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About the Author

WIEGO's Social Protection Programme works to extend social protection to workers in informal employment, with a particular focus on workers' health, child care and income security. It does this through research, advocacy, and supporting worker organizations to influence policies and practices at local, national, and global levels. Florian Juergens-Grant is the programme's Global Social Protection Advisor.

For more information, visit WIEGO [here](#).

Additional Credits

Cover photo:

65-year-old Laxmi Narayan is a street vendor in Madangiri, New Delhi. He is a grandfather as well as an active member of street vendor organization Janpahal. Credit: Ruhani Kaur

Page 2 photo:

Charity Sowu is a dry fish seller at the Tema Station Market in Accra. She has been a market vendor for 40 years. Credit: Yaw Afrim Gyebi

Page 6 photo:

Bhavna Ben Ramesh sews handmade purses in her home. She is a member of the Self-Employed Women's Association (SEWA) and Mahila Housing Trust. Credit: Paula Bronstein/Getty Images/Images of Empowerment

Page 18 photo:

32-year-old Asma Ben is a street vendor in New Delhi who started selling clothes when her husband lost his job during the COVID-19 pandemic. Credit: Ruhani Kaur

Page 27 photo:

Members of the waste picker organization Asociación de Recicladores de Bogotá (ARB) protest against city policies affecting waste pickers. ARB has been at the forefront of the fight for waste pickers rights. Credit: Juan Arredondo/Getty Images/Images of Empowerment

Back cover photo:

Members of a women's cooperative in Ayala, Uganda.. Credit: Jonathan Torgovnik/Getty Images/Images of Empowerment

References



Women in Informal Employment:
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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.

