



From Commitment to Action: Recommendations for Strengthening Social Protection for Workers in the Informal Economy in ASEAN

Building on the 2025 Policy Brief¹ and Regional Civil Society Consultations

Nearly 70% of Southeast Asia's workforce is in informal employment,² yet social protection remains fragmented and limited. This brief informs regional dialogue on building inclusive, rights-based, care-centred, gender- and climate-responsive systems. It synthesizes insights from consultations across eight ASEAN member states³ to support the upcoming High-Level Conference and the five-year Roadmap of the ASEAN Declaration on Social Protection.

Key Regional Trends and Emerging Priorities

- Labour Market Transformation and Intra ASEAN Migration:** While platform work is rising, extending social protection to non-standard and self-employed workers remains a long-standing challenge, further complicated for migrants by discrimination and limited benefit portability. In response, ASEAN member states are piloting flexible contribution mechanisms, matching and tiered subsidies, welfare funds and legal reforms to extend social protection beyond traditional employee-employer relationships and improve coverage for intra-ASEAN migrant workers.
- Demographics, Care and Gender:** Increasing aging and other care needs (e.g., long-term care and childcare) highlight gaps in support for domestic and community-based carers, who are often not covered by social protection. Many programmes still target households rather than individuals, reinforcing gender norms and intra-household inequalities.
- Health and Income Protection:** ASEAN has largely achieved universal healthcare through different financing models, demonstrating that protection can be delinked from formal employment. However, income protection remains fragmented and uneven, with many workers in the informal economy lacking access to maternity, employment injury, unemployment, disability and pension benefits. Over-reliance on means-tested schemes often excludes the “missing middle”, who remain economically vulnerable but are ineligible for non-contributory benefits. Coverage should be assessed not only by legal entitlement or enrolment, but also by effective access, adequacy, quality, timeliness and continuity of benefits.
- Emerging Risks on Climate and Just Transition:** Climate change disrupts livelihoods, yet systems are ill-equipped to address income loss. At the same time, the transition towards greener and more sustainable economies is reshaping labour markets, creating both opportunities and risks for workers.

¹ [Enabling a Just and Resilient Future: Strengthening Social Protection Framework in ASEAN | Oxfam in Cambodia](#)

² International Labour Organization, 2023. Women and Men in Informal Employment

³ Cambodia, Indonesia, Laos PDR, Malaysia, the Philippines, Singapore, Thailand and Vietnam

- **Sustainable Financing and Inclusive Governance:** Across ASEAN, governments are using tax financing, contribution subsidies and other financing mechanisms to extend social protection beyond formal employment. However, ensuring sustainable financing remains a major challenge. Expanding coverage requires sustained public financing and inclusive social dialogue that represents workers in the informal economy and women-led occupational sectors.

Annex A provides a high-level regional comparison of the priority social protection policy gaps, promising policy reforms and practices, and priority groups requiring expanded coverage across participating ASEAN member states.

Policy Directions and Recommendations

A. RECOMMENDATIONS FOR THE ASEAN MEMBER STATES

1. Expand social protection coverage beyond formal employment and across borders

Member states should adopt a rights-based approach to extend coverage to all workers in the informal economy, including self-employed, domestic, migrant, platform, and paid and unpaid care workers:

- Recognize diverse employment realities such as seasonal and irregular income, platform work, other non-standard work, and cross-border transitions.
- Ensure universal access to both short- and long-term benefits, such as healthcare, maternity, pension, disability, sickness/injury and unemployment benefits, and align quality with formal-sector standards.
- Align national laws with ASEAN Guidelines on Portability of Social Security Benefits through bilateral and multilateral agreements and clear administrative mechanisms.
- Ensure that, as governments regulate platform work, social insurance reforms address the broader exclusion of all workers outside standard employment.
- Establish universal social protection floors across the life cycle consistent with international standards and ASEAN commitments, and progressively raise benefit levels towards adequacy benchmarks.

2. Make contributory social protection more accessible through flexible financing and administration

Contributory schemes in member states should adapt to the irregular and seasonal incomes typical of informal work to encourage participation:

- Introduce flexible contribution schedules matching workers' income patterns.
- Simplify registration and contribution payments through digital, community-based and face-to-face channels, while maintaining accessible non-digital alternatives, data protection, and effective grievance mechanisms. Provide full or partial government subsidies for low-income and self-employed workers.
- Offer incentives for mandatory participation while ensuring the benefit is affordable.

3. Strengthen sustainable financing for universal and adequate social protection

Member states should enable the sustained public investment and shared responsibility among individuals, employers and governments that universal coverage requires:

- Utilize progressive taxation and innovative fiscal strategies (e.g., tripartite financing and monotax) to create space for social protection investment.
- Expand the tax base through wealth, capital gains, corporate, and fossil fuel taxes.
- Boost employer compliance for domestic workers and subcontracted workers through incentives, subsidies, standardized contracts, digital payments, awareness-building and enforcement.
- Require large companies, digital platforms, lead firms and other businesses that benefit from informal, outsourced or platform labour to make fair contributions to workers' social protection and prevent the transfer of employment risks to workers and the public.

4. Advance gender-responsive and care-centred social protection systems

Member states should align with the ASEAN Declaration on Strengthening the Care Economy, recognizing care as vital to social and economic well-being:

- Expand maternity and paternity benefits and parental protections regardless of employment status, improve the adequacy of benefits to match those for formal workers, and remove barriers to accessing these benefits.
- Treat care work (e.g., childcare and long-term care) as a public and social good. Investing in and ensuring equitable access to care services expands women's choices, including labour participation, thus contributing to economic benefits as well as overall wellbeing.
- Extend labour and social protection rights to domestic workers, community healthcare workers and other care economy workers.
- Shift from household-based to individual-based entitlements.
- Improve the collection and use of data disaggregated by sex, age, disability, migration status and employment status, as well as time-use data on unpaid care work.

5. Develop responsive social protection systems for climate change and labour market transitions

Member states should integrate climate and labour-market risks into planning to ensure systems respond to shocks, workplace vulnerability, and shifting work patterns in the informal economy:

- Develop flexible mechanisms for rapid climate-related disaster response.
- Design programmes with integrated climate risk assessments and benefits (e.g., heat insurance).
- Extend occupational health and safety protections to cover climate change impacts for all workers, including those who work at home. These protections include establishing baseline OHS monitoring, and recognizing and reporting occupational illness categories (e.g., heat stress, extreme-weather-related injury).
- Include income support, re-skilling, and employment services as part of just transition measures.
- Shift from resilience-focused responses to climate justice by investing in universal social protection, equitable climate finance and a just transition so that the structural drivers of vulnerability among workers in the informal economy are addressed.

6. Strengthen inclusive governance and social dialogue

Member states must ensure that reforms involve workers in the informal economy, their organizations, civil society and affected communities in design, implementation and monitoring:

- Ratify and enforce international labour standards – ILO No. 87 (Right to Organize), No. 98 (Collective Bargaining), No. 102 (Social Security Standards), No. 183 (Maternity Protection), No. 189 (Domestic Work), No. 177 (Home Workers) and No. 193 (Platform Workers).
- Recognize the freedom of association and collective bargaining rights of workers in the informal economy, particularly in women-dominated occupational sectors.
- Institutionalize participation of civil society and worker representatives in policy development and implementation.
- Strengthen tripartite-plus governance and improve transparency and accountability.

B. RECOMMENDATIONS FOR SOMSWD/ASEAN REGIONAL MECHANISMS

- **Regional guidelines:** Develop an implementation manual to extend social protection to the self-employed, platform workers, domestic workers and others in non-standard forms of employment.
- **Regional coordination:** Strengthen coordination and establish a civil society feedback mechanism to track implementation of social protection roadmaps.
- **Knowledge sharing:** Exchange good practices on digital innovation, universal coverage and emergency financing frameworks.
- **Climate facility:** Establish an ASEAN Climate and Social Protection Facility to support the development of research and standards on sustainable financing and accessing climate funds.
- **Migrant standards and portability:** Develop a comprehensive network of intra-ASEAN social security agreements, ideally as a multilateral agreement.

Annex A.

Social Protection: An ASEAN Snapshot and Emerging Good Practices

The following table summarizes priority gaps and promising practices across the region.

Country	Estimated Informality Rate	Priority Social Protection Policy Gaps	Promising Practices and Reforms	Priority Groups for Coverage Expansion
Cambodia	Very high (88.3%)	No unemployment insurance; delayed pension decrees, poverty-targeted health and child benefits	Expansion of the IDPoor registry to include at-risk households, NSSF Healthcare Scheme for the Self-Employed	Domestic workers, platform workers, low-income self-employed
Indonesia	High (~59%)	Employer-liability maternity protection; low contributory and non-contributory pension; double contribution burden; arbitrary database exclusions under DATASEN/DTSEN	Domestic worker protection law that provides legal worker status and social security access	Domestic workers, migrant workers, platform workers and self-employed
Lao PDR	Very high (~90.5%)	Pension coverage <3%; no unemployment, sickness or injury protection for informal workers; Social Security Organization minimum contribution of 9% of minimum wage not applicable to self-employed	Expansion of voluntary participation in the Social Security Organization	Domestic workers, platform workers and migrant workers
Malaysia	Moderate (~10.6%)	Low voluntary pension/SOCSCO uptake, total exclusion of documented and undocumented migrant workers from EPF, employer-related barriers in registering and accessing social protection benefits	EPF i-Saraan & i-Lindung voluntary retirement savings and SOCSCO accident insurance with government subsidies for gig workers, self-employed and migrant workers, including migrant domestic workers	Migrant workers, local and migrant domestic workers, undocumented migrant workers and care workers
Philippines	High (~76.6%)	Double SSS contribution burden on the self-employed, low pension uptake, targeted social pension and child benefits, no unemployment insurance compliance by employers with the Domestic Workers Law	Expanded Maternity Leave Act, AlkanSSSy micro-contribution scheme, Domestic Workers Law, voluntary subsidy scheme, representation at SDC Sub-Committee on Social Protection	Migrant and local domestic workers; community health workers; mining and agricultural workers; low-income self-employed and platform workers
Singapore	Low (~3–5%)	Exclusion of foreign and local domestic workers and non-resident families from CPF and WICA maternity benefits and healthcare, discrimination against specific nationalities	Singapore's Platform Workers Act, 2025 (retirement savings and employment injury protection)	Migrant workers (particularly from Myanmar) and domestic workers
Thailand	High (52%)	No unemployment insurance under Article 40, low pension adequacy, OAA (universal pension) benefit level unchanged since 2011, exclusion of domestic workers in Section 33, and maternity protection in Section 40 (pending government approval)	Universal health care, Thailand's Section 40 subsidy for informal workers, and informal worker representation on Social Security Board	Migrant and local domestic workers, self-employed, platform workers and community health volunteers
Vietnam	High (~63–65%)	No universal child/family cash benefits, only targeted; VSI voluntary pension lacks short-term injury/sickness benefits	Vietnam's 2024 Social Insurance Law increases state-tiered contribution subsidies and extends compulsory social insurance to business household owners and short-term contract workers	Domestic workers, migrant workers, platform workers, agricultural workers and self-employed



About the Asia Monitor Resource Centre (AMRC)

AMRC is a Korean-based labour rights organisation focusing on workers' rights, social justice, and strengthening labour movements across Asia.

Visit <https://amrcentre.org/>



About the Asian Roundtable on Social Protection (AROSP)

AROSP is a regional network of marginalized and grassroots members-based workers' organizations and networks, focusing on learning and mutual support on the thematic issue of social protection for both formal and informal workers, and advocates for transformative social protection.



About Oxfam

Oxfam is a global movement of people who are fighting inequality to end poverty and injustice. Across regions, from the local to the global, we work with people to bring change that lasts. Visit <https://www.oxfam.org/en>



About HomeNet Southeast Asia (HNSEA)

HomeNet Southeast Asia is a network of more than 30,000 home-based workers across the Southeast Asia region, including both self-employed workers and sub contracted homeworkers. In several countries, HNSEA's membership also includes other groups of informal economy workers such as street vendors, domestic workers, construction workers, waste pickers, taxi drivers and motorcycle taxi drivers. Visit <https://homenetsoutheastasia.org/>



About IDWF

The International Domestic Workers Federation (IDWF) is a membership-based global organization of domestic and household workers. The IDWF believes that domestic work is work and all domestic and household workers deserve to enjoy the same rights as all other workers. Visit www.idwfed.org



About WIEGO

Women in Informal Employment: Globalizing and Organizing (WIEGO) is a global network supporting the movement of workers in informal employment, especially women and people living in poverty. We believe all workers should have equal economic opportunities, rights and protections. WIEGO works to expand research and statistics on the informal economy, promote change through policy advocacy, and build collective voice by supporting, strengthening and connecting organizations of workers in informal employment. Visit www.wiego.org

