
INFORMAL WORKERS AND ACCESS TO SOCIAL PROTECTION

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Abstract

Informal workers make essential contributions to production, trade, care, transport, construction, food systems and urban services, yet they often remain outside the employment arrangements through which social insurance has traditionally been delivered. Street vendors, home-based workers, domestic workers, waste pickers, casual labourers, own-account workers, seasonal workers and many platform-based workers may face irregular earnings, unsafe working conditions and high exposure to illness, injury, maternity-related income loss, unemployment, disability and old-age poverty. When access to health care, income support, pensions and employment-injury protection depends mainly on a formal employer-worker relationship, a large share of the labour force is left with limited or no reliable protection.

This study examines informal workers and access to social protection through a qualitative, document-based review of international labour standards, social-protection frameworks, academic literature and policy evidence. The analysis considers the relationship between informal employment, eligibility rules, contribution design, registration systems, benefit adequacy, portability, gender inequality and worker representation. It gives particular attention to the difference between nominal programme availability and practical access. A scheme may be legally open to informal workers while remaining inaccessible because contributions are unaffordable, enrolment is complex, benefits are poorly adapted to fluctuating incomes, or information and grievance channels do not reach workers where they live and work.

The findings show that effective inclusion requires a combined approach. Tax-financed social-protection floors are necessary to guarantee basic health care and income security for all people in need. Contributory social insurance should be progressively adapted to include workers with some capacity to contribute, using flexible payment schedules, public co-financing, simplified registration and portable accounts. Systems must also address the specific realities of women workers, migrants, rural workers, workers with disabilities and workers in highly fragmented supply chains or digital labour platforms.

The paper proposes an access framework based on rights, affordability, administrative simplicity, adequacy, portability, gender responsiveness and accountability. It argues that social protection should not be treated solely as a reward for formal employment. It is a foundation for human dignity, labour-market resilience, productive livelihoods and inclusive development.

Keywords: *Informal Workers, Social Protection, Social Security, Informal Employment, Universal Social Protection, Social Insurance, Social Assistance, Labour Rights, Gender Equality, Decent Work*

1. INTRODUCTION

Informal employment is a central feature of labour markets in many low- and middle-income countries and remains present in high-income economies through temporary, self-employed, casual and platform-mediated forms of work. Informal workers may be employed in unregistered enterprises, employed informally by registered businesses, self-employed without formal registration, or engaged in household production and care

work that is not adequately recognized by labour and social-security systems. Their work is often essential to communities and value chains, but the absence of written contracts, employer contributions and stable payroll records makes access to social protection uncertain. The result is a persistent mismatch between the organisation of work and the design of many social-security programmes. Social protection refers to policies and programmes that prevent or reduce poverty,

vulnerability and social exclusion across the life course. It includes health protection, maternity benefits, employment-injury protection, sickness benefits, unemployment support, family and child benefits, disability benefits, old-age pensions and survivors' benefits. International labour standards recognise the importance of basic social-security guarantees and comprehensive protection throughout life. The ILO Social Protection Floors Recommendation, 2012 (No. 202), calls on countries to establish nationally defined social-protection floors that secure essential health care and basic income security. The Transition from the Informal to the Formal Economy Recommendation, 2015 (No. 204), further links social-protection extension with strategies for decent work and gradual formalisation.

The barriers faced by informal workers are not only legal. Many are excluded by the cost and timing of contributions, complex paperwork, limited identity documentation, lack of awareness, weak digital access, limited service availability, distance from facilities, discrimination and distrust arising from poor-quality public services. Workers whose earnings vary daily or seasonally may be unable to make regular monthly payments even when they value protection. Women working in home-based production, domestic work, agriculture and unpaid family work can face additional barriers because paid work is interrupted by care responsibilities and because formal schemes are often built around a continuous, full-time employment record.

Recent crises have made these gaps more visible. During public-health emergencies, climate-related disasters, price shocks and local economic disruptions, workers without stable contracts can lose income quickly and may be difficult for governments to identify through existing payroll or tax records. Emergency cash-transfer programmes have shown that social registries, community organisations, worker associations and digital payment systems can help reach new groups. However, temporary relief does not automatically create lasting entitlement. Durable inclusion requires systems that can identify workers, deliver benefits fairly, update records as employment changes and provide clear routes for appeal and correction.

This paper investigates how informal workers gain, lose or fail to obtain access to social protection. It reviews the main dimensions of access, identifies recurring policy barriers and proposes practical measures for extending protection without imposing unrealistic administrative or financial burdens on workers. The purpose is to show that universal social protection and progressive contributory inclusion are complementary, not competing, pathways toward more secure and inclusive labour markets.

2. LITERATURE REVIEW

The literature on informality has moved beyond the assumption that informal work is a residual or temporary condition that will disappear automatically with economic growth. Researchers describe the informal economy as diverse and structured by labour-market segmentation, household survival strategies, regulation, supply-chain relations, migration, gender norms and unequal bargaining power. Chen (2012) argues that policy responses should combine job creation, appropriate regulation, legal and social protection, and productivity support. This broader view is important because informal workers are not a single group. The risks faced by a home-based garment worker, a street vendor, a construction day labourer and a ride-hailing driver may differ substantially, requiring different routes into protection.

A major theme in social-protection research is the distinction between social assistance and social insurance. Tax-financed social assistance can provide non-contributory support to people who are poor, vulnerable or unable to contribute regularly. Social insurance can pool risks through contributions and offer more comprehensive protection when participation is stable and benefits are valued. Devereux and Sabates-Wheeler (2004) argue that social protection should be understood not only as a safety net but also as a transformative instrument that can reduce exclusion, strengthen rights and improve agency. For informal workers, this means that benefit design should support both immediate security and longer-term economic participation.

Research on work-related social protection stresses that workers in the informal economy face occupational risks without the

employment protections commonly available to formal employees. Lund (2012) highlights the need for protection that responds to injury, illness, maternity, care responsibilities and income volatility. Alfery, Moussié and Harvey (2018) similarly caution that future-of-work debates can overlook existing informal workers if policy attention is limited to technology-driven changes in high-income labour markets. The evidence supports approaches that recognise work-related risks without making a single standard employment contract the only route to entitlement.

International policy guidance increasingly supports a layered approach. Universal or tax-

financed guarantees can prevent severe deprivation, while adapted contributory mechanisms can extend protection to workers with contributory capacity. The World Bank and ILO both note that voluntary, purely individual contribution schemes often struggle to reach workers with low and irregular income unless contributions are subsidised, payment options are flexible and benefits are clear. Administrative systems matter as much as programme rules: simple registration, interoperable identification, local assistance, digital and non-digital channels, and reliable grievance mechanisms can determine whether nominal coverage becomes real access.

TABLE 1: SUMMARY OF KEY LITERATURE ON INFORMAL WORKERS AND SOCIAL PROTECTION

S. No.	Author(s)	Year	Methodology	Key Focus	Major Findings
1	ILO	2012	International standard	Social protection floors	Calls for nationally defined basic health care and income-security guarantees for all people in need.
2	ILO	2015	International standard	Transition to formality	Links social-protection extension with decent work, rights and gradual formalisation strategies.
3	Chen	2012	Policy analysis	Informal economy	Recommends a multi-pillar approach that includes legal and social protection for informal workers.
4	Devereux & Sabates-Wheeler	2004	Conceptual framework	Transformative protection	Social protection can address vulnerability, exclusion, rights and agency, not only short-term poverty.
5	Lund	2012	Analytical review	Work-related protection	Informal workers need protection against work-related health, injury and income risks.
6	ILO	2018	Statistical report	Informal employment	Shows the scale and diversity of informal work and the importance of gender-sensitive analysis.
7	Winkler et al.	2017	Policy review	Social insurance expansion	Flexible enrolment, subsidies and simple administration are critical for extending contributory coverage.
8	Alfers et al.	2018	Policy paper	Future of work	Work-related social protection must include existing informal workers, not only new non-standard jobs.
9	World Bank	2021	Operational lessons	Informal economy	Advocates differentiated instruments for the poor, the vulnerable and the informal “missing middle.”

S. No.	Author(s)	Year	Methodology	Key Focus	Major Findings
10	World Bank	2022	Global report	Universal protection	Promotes resilient, equitable and adaptive systems that can respond to shocks and labour-market change.
11	ILO	2024	Global monitoring report	Coverage gaps	Reports progress in global coverage but continuing gaps in effective protection and benefit adequacy.
12	OECD	2024	Comparative report	Informality and low pay	Links informality to low earnings, weak trust, limited services and narrow social-insurance coverage.

3. OBJECT OF STUDY

The object of this study is access to social protection among informal workers. The study examines how workers in informal employment encounter, use or are excluded from social-assistance and social-insurance programmes. It focuses on the practical conditions that shape access: eligibility, awareness, identity and registration, contribution requirements, benefit adequacy, service delivery, portability, grievance redress and representation. The central question is whether a social-protection system can provide meaningful security to workers whose employment histories are fragmented, whose earnings are irregular and whose work may not be visible in conventional administrative records.

The analysis covers informal wage workers, self-employed workers, own-account workers, home-based workers, domestic workers, agricultural workers, street vendors, waste pickers, casual labourers and workers engaged through digital platforms or subcontracting arrangements. These groups have different employment relationships and risk profiles, but they share a common vulnerability: protection is frequently tied to a stable employer or a regular contribution record that they cannot reliably maintain. The study therefore evaluates programmes through the worker's lived pathway from awareness and registration to actual receipt of services and benefits.

The study also considers the institutional responsibilities of governments, social-security agencies, local authorities, employers, lead firms, digital platforms, worker organisations

and civil-society groups. Sustainable inclusion requires coordination across these actors because no single institution holds all the information, resources and authority needed to reach the entire informal workforce.

KEY POINTS OF OBJECT OF STUDY

- To examine legal and administrative eligibility for health care, income support, pensions and employment-injury protection.
- To assess how irregular earnings, seasonal work and contribution schedules affect enrolment and retention.
- To analyse registration barriers involving identity documents, proof of work, location, language and digital access.
- To evaluate whether benefit levels, waiting periods and claim procedures provide meaningful protection in practice.
- To examine the gendered barriers faced by women workers with unpaid care responsibilities and interrupted work histories.
- To consider the needs of migrant workers, rural workers, workers with disabilities and workers in high-risk occupations.
- To study portability across jobs, regions, sectors and platform-based work arrangements.
- To assess the role of worker associations, cooperatives and community organisations in outreach, enrolment and grievance support.
- To identify governance measures that improve transparency, accountability and continuity of coverage.

TABLE 2: OBJECT OF STUDY FRAMEWORK

S. No.	Study Component	Description	Purpose
1	Legal entitlement	Eligibility rules for social assistance, insurance and work-related protection.	Identify statutory exclusion and informal-worker eligibility gaps.
2	Registration and identity	Documents, registries, application channels and proof-of-work requirements.	Assess whether workers can enrol without unreasonable administrative burden.
3	Affordability	Contribution amounts, payment timing, subsidies and co-financing.	Determine whether participation is feasible with irregular earnings.
4	Health and income security	Access to care, sickness support, maternity benefits and emergency income relief.	Evaluate protection against common shocks and life-cycle risks.
5	Pension and old-age security	Savings, contributory records, minimum pensions and survivor benefits.	Reduce the risk of poverty in old age and after loss of a breadwinner.
6	Portability and continuity	Transfer of rights across jobs, locations, sectors and platforms.	Prevent loss of protection when work changes.
7	Gender and vulnerability	Care work, discrimination, disability, migration and occupational exposure.	Ensure that system design responds to unequal risk and unequal access.
8	Governance and voice	Information, complaint channels, worker participation and data accountability.	Strengthen trust, correction and responsive implementation.

4. RESEARCH METHODOLOGY

The study adopts a qualitative, document-based research design. It combines normative analysis of social-protection rights with a comparative review of international labour standards, policy reports, academic literature and institutional guidance. This approach is appropriate because the research question concerns the design, implementation and accessibility of systems that vary across countries, sectors and worker categories. Rather than claiming statistical generalisation from one survey dataset, the paper synthesises evidence on common barriers and policy mechanisms that can improve access for informal workers.

The analysis treats access as a multidimensional process rather than a binary indicator. Formal enrolment alone is not considered sufficient. A programme is assessed in terms of whether workers can learn about it, meet eligibility requirements,

complete registration, make required payments, use services, submit claims, receive adequate benefits and maintain coverage when their work changes. This framework helps distinguish legal coverage from effective coverage.

4.1 RESEARCH DESIGN

- Study Type: Qualitative and document-based analysis
- Approach: Normative social-policy evaluation supported by comparative policy review
- Unit of Analysis: Social-protection schemes, access pathways, contribution mechanisms and delivery systems affecting informal workers
- Source Categories: International labour standards, official reports, academic studies, policy papers and worker-organisation publications
- Core Access Dimensions: Entitlement, affordability, administrative simplicity,

adequacy, portability, gender responsiveness and accountability

- Analytical Goal: Develop a practical framework for expanding meaningful social protection to informal workers

4.2 METHODOLOGICAL STEPS

- Step 1: Define informal work categories and the main social risks faced across the life course.
- Step 2: Review literature on informality, social protection floors, social insurance and employment-related benefits.
- Step 3: Examine international standards and policy frameworks relevant to universal and contributory protection.
- Step 4: Develop an access matrix covering registration, contributions, service delivery, benefit adequacy and portability.
- Step 5: Compare barriers faced by wage workers, self-employed workers, home-based workers, migrant workers and platform workers.
- Step 6: Identify high-risk exclusion points, including complex documentation, irregular income, weak outreach and gender-insensitive rules.
- Step 7: Assess governance tools such as integrated registries, worker outreach, complaint mechanisms, subsidies and administrative data systems.
- Step 8: Interpret findings in relation to equity, labour-market resilience, dignity and inclusive development.

5. DATA ANALYSIS

The data analysis uses thematic comparison of the barriers and enabling conditions identified in the literature and policy materials. The analysis examines how system design affects the worker's ability to enter and remain in protection. The themes are interconnected: restrictive eligibility rules may exclude workers at the point of registration; irregular income may make contributions unaffordable; weak portability may interrupt coverage when a worker changes occupation or location; and poor service quality may reduce trust and willingness to participate. Effective access therefore depends on the coherence of the full delivery chain.

5.1 ENTITLEMENT, IDENTIFICATION AND REGISTRATION

The first barrier to social protection is often the definition of who is eligible. Schemes

designed around a permanent employer and a monthly payroll can unintentionally exclude casual workers, own-account workers and workers whose income is recorded through multiple small transactions. Workers may not be able to produce formal contracts, business licences, proof of address or evidence of regular earnings even when they clearly face the risks that the scheme is intended to address. Rights-based social-protection floors are important because they reduce reliance on employment status as the sole basis of basic protection.

Registration processes can also be difficult to navigate. Digital systems may reduce travel and processing time, but they can create new barriers for workers with limited connectivity, low digital literacy, language barriers or lack of access to smartphones. Registration should therefore be available through multiple channels, including local offices, mobile outreach, assisted digital services, worker associations and community organisations. Systems should use simple documentation requirements and provide clear explanations of how data will be used, shared and corrected.

Integrated social registries and interoperable identity systems can improve continuity when they are governed carefully. They should not become mechanisms for surveillance, automatic exclusion or denial without explanation. Informal workers need practical options to update personal details, correct errors, appeal decisions and maintain records after migration, marriage, disability, job changes or household changes.

KEY OBSERVATION:

- Basic protection should not depend solely on a formal employment contract or a continuous payroll record.
- Registration must be simple, low-cost, accessible through digital and non-digital channels, and supported by clear grievance procedures.
- Worker organisations can improve outreach, trust and verification when they are recognised as implementation partners.

5.2 AFFORDABILITY, CONTRIBUTIONS AND BENEFIT ADEQUACY

Affordability is a decisive factor for informal workers. Low and unstable earnings mean that a fixed monthly contribution may be

impossible to pay during lean periods even when it appears reasonable on average. Workers often must choose between contributions and immediate needs such as food, rent, school costs, transport, debt repayment or medical expenses. Schemes that treat missed payments as a permanent break in entitlement can penalise the very income volatility that protection is meant to address.

A more inclusive contribution design can allow flexible payment frequencies, small instalments, temporary contribution holidays, automatic reminders and government matching or subsidies. Public financing is particularly important for workers with limited contributory capacity, for maternity and care-related interruptions, and for coverage of public-health or employment-injury risks. The objective is not to make every benefit fully individual-financed. Social protection is based on risk pooling and solidarity, which justifies a progressive role for general taxation and cross-subsidisation.

Benefit adequacy matters as much as enrolment. A benefit that is too small, delayed or difficult to claim may not prevent workers from selling productive assets, taking harmful debt or withdrawing children from school after a shock. Programmes should regularly assess whether benefits cover meaningful health, income and care needs in local conditions, and whether payment methods are safe and convenient for workers.

KEY OBSERVATION:

- Contribution schedules should reflect fluctuating earnings rather than assume stable monthly wages.
- Subsidies and public co-financing are necessary for workers with low or irregular contributory capacity.
- Coverage should be judged by timely and adequate benefits, not only by the number of registered members.

TABLE 3: SOCIAL PROTECTION ACCESS EVALUATION MATRIX

Access Dimension	Primary Barrier	Responsible Practice	Evidence / Control
Eligibility and registration	Employment-status rules, complex documents and inaccessible enrolment channels.	Apply inclusive eligibility, simplified documentation and assisted registration.	Eligibility review; outreach records; appeal and correction log.

5.3 PORTABILITY, LABOUR MOBILITY AND PLATFORM WORK

Informal workers frequently move between employers, occupations, places and forms of work. A construction worker may alternate between casual wage work and self-employment; a domestic worker may serve several households; a migrant agricultural worker may cross districts or provinces during harvest seasons; and a platform worker may combine digital tasks with informal retail or delivery work. When entitlement is tied to one employer, locality or employment classification, these transitions can result in repeated loss of coverage.

Portable benefits and individual social-protection accounts can reduce this fragmentation when they are designed with strong public oversight and adequate financing. Portability means that entitlements, contribution records and service access can follow the worker across jobs and locations. It should not shift all responsibility onto workers or replace public guarantees. A portable system must remain understandable, inexpensive, compatible with public health and pension systems, and accessible to workers who change devices, addresses or payment methods.

Digital labour platforms present a related challenge because work may be controlled through software, performance ratings and pricing rules while workers are classified as independent contractors. Policy should examine the actual economic dependency and risk exposure of workers rather than relying only on contractual labels. Platforms and lead firms may have responsibilities to share data, contribute to protection or support registration where their business model depends on a large dispersed workforce.

Access Dimension	Primary Barrier	Responsible Practice	Evidence / Control
Affordability	Fixed contributions that do not match irregular or seasonal income.	Use flexible payments, subsidies, matching contributions and contribution holidays.	Contribution data; retention rates; subsidy rules.
Benefit adequacy	Low, delayed or difficult-to-claim benefits after illness, injury or income loss.	Set meaningful benefit levels and streamline claims and payments.	Claims turnaround data; adequacy assessment; beneficiary feedback.
Portability	Loss of coverage after job, sector or geographic change.	Create transferable records and interoperable accounts across schemes.	Portability protocol; transfer records; continuity audit.
Gender and care inclusion	Care interruptions, unpaid work and discrimination in work-linked eligibility.	Credit care periods, support maternity protection and use gender-responsive outreach.	Sex-disaggregated enrolment and benefit data; grievance records.
Governance and voice	Limited information, mistrust and weak accountability.	Involve worker organisations and provide clear complaint and review channels.	Governance policy; consultation records; incident and resolution reports.

5.4 GENDER, CARE WORK AND UNEQUAL ACCESS

Gender is a cross-cutting dimension of social-protection access. Women are overrepresented in several forms of informal work, including domestic work, home-based production, petty trade, agricultural labour and unpaid family work. They may experience lower earnings, reduced control over income, fewer assets, limited mobility and interruptions related to pregnancy, childbirth, care work and family responsibilities. When social insurance requires a long, uninterrupted contribution history, women can be disadvantaged even when they have worked for many years across multiple informal activities.

Gender-responsive systems should recognise care as a social and economic responsibility rather than a private interruption. Maternity protection, child benefits, accessible health care, childcare services, survivor benefits and credits for care periods can prevent temporary care responsibilities from becoming lifelong social-security exclusion. Outreach should also consider time constraints, safety, literacy, language and the need for confidential channels for workers facing domestic violence, harassment or labour exploitation.

The same principle applies to other groups with heightened barriers, including migrant workers, workers with disabilities, indigenous and minority workers, older workers and workers in remote rural areas. Universal entitlements combined with targeted outreach can reduce these inequalities without fragmenting the system into narrow, difficult-to-administer categories.

KEY OBSERVATION:

- Gender-neutral rules can produce unequal outcomes when they are built around uninterrupted, full-time formal employment.
- Care-sensitive benefits and accessible services are essential to the effective inclusion of women in informal work.
- Disaggregated data are needed to detect who is excluded, who receives benefits and where gaps persist.

5.5 GOVERNANCE, TRUST AND WORKER REPRESENTATION

Social-protection systems depend on public trust. Workers are more likely to register and contribute when the rules are understandable, services are reliable, benefits are delivered on time and institutions respond to complaints. Conversely, workers may avoid participation when they perceive schemes as costly,

inaccessible or unrelated to their immediate needs. Transparent communication should explain eligibility, contribution requirements, benefit conditions, data practices and appeal routes in clear language and through channels used by workers.

Worker organisations, cooperatives, unions, associations of vendors, domestic-worker networks and community groups can play a practical role in building trust. They can help map workers, disseminate information, assist with applications, identify design flaws, support claims and monitor whether programmes are reaching intended groups. Their participation should be meaningful rather than symbolic. Social-protection governance is stronger when the people most affected by exclusion have a voice in programme design, implementation and evaluation.

KEY OBSERVATION:

- Trust is built through reliable service delivery, transparent rules and accessible correction mechanisms.
- Worker representation improves outreach, accountability and the practical relevance of programme design.
- Data systems should support inclusion while protecting privacy and avoiding arbitrary exclusion.

6. DISCUSSION

The analysis demonstrates that access to social protection for informal workers cannot be measured only by legal eligibility or registration numbers. Effective access depends on whether workers can enter a system without excessive cost or complexity, remain enrolled despite fluctuating income, obtain services and benefits when shocks occur, and retain entitlements when their work changes. This distinction between formal coverage and effective coverage is especially important in economies where work is fragmented across multiple jobs, household enterprises, informal subcontracting and seasonal migration.

A practical policy approach should combine universal social-protection floors with progressive extension of contributory social insurance. Universal guarantees can ensure that no person is left without essential health care or minimum income security because they lack a formal employer. Contributory arrangements can add higher levels of

protection for workers with capacity to contribute, provided they are adapted to irregular incomes and supported by public co-financing where needed. This layered model reduces the false choice between full tax financing and individual self-financing.

Administrative reform is equally important. Simplified registration, one-stop access points, assisted digital services, interoperable records, flexible payments, portable entitlements and rapid grievance mechanisms can convert policy commitments into real access. At the same time, digitalisation must be designed inclusively. It should not deny protection to workers without smartphones, stable internet access, formal addresses or high levels of literacy. Every digital pathway needs a non-digital alternative and a human point of contact.

Finally, the extension of social protection should be linked to wider labour and development policy. Protection can reduce harmful coping strategies, improve health and education outcomes, support productive investment, strengthen workers' bargaining position and increase resilience to climate and economic shocks. However, it should not be used to justify the persistence of unsafe, low-paid or exploitative work. Social protection must operate alongside labour rights, occupational safety, fair remuneration, access to markets, childcare, skills development and pathways to formalisation that respect workers' livelihoods and voice.

7. CONCLUSION

Informal workers are central to economies and communities, but many continue to face social risks without reliable protection. The study finds that the most important obstacles to access are employment-linked eligibility rules, complex registration processes, unaffordable or inflexible contributions, inadequate benefits, weak portability, gender-blind design, limited information and weak accountability. These barriers affect different groups in different ways, but they share a common result: workers who contribute to economic life may remain exposed to illness, injury, income loss and poverty in old age.

The paper concludes that social protection should be designed as a right and a public investment, not only as a benefit attached to standard formal employment. National social-

protection floors can guarantee basic security, while adapted social-insurance arrangements can progressively extend more comprehensive coverage to informal workers. Effective systems must be affordable, simple, portable, gender-responsive, transparent and

accountable. When governments, social-security institutions, employers, platforms and worker organisations share responsibility for inclusion, social protection can strengthen dignity, resilience and inclusive development across the changing world of work.

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