



**Social protection coverage gaps
in the informal economy
and practical experience in extending coverage**

Christina Behrendt

Head, Social Policy Unit, Universal Social Protection Department
International Labour Organization

Social protection is a human right

Article 22: "Everyone, as a member of society, has the right to social security".

Article 25: "Everyone has the right to a standard of living adequate for the health and well-being of himself and of his family, (...) and the right to security in the event of unemployment, sickness, disability, widowhood, old age or other lack of livelihood in circumstances beyond his control."

Universal Declaration of Human Rights, 1948, articles 22 and 25



Social protection is a set of policies and programmes aimed at promoting social inclusion, human dignity and poverty reduction by addressing needs and vulnerabilities through a life-cycle approach

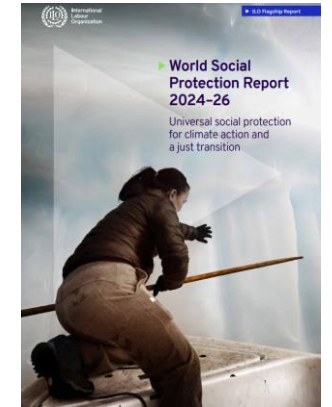
Social protection floor:
Guaranteed basic level of social security, including income security and access to health care

Right-based approach across life-cycle contingencies : Embedded in ILO international social security standards



Nine social security branches of ILO Convention No. 102

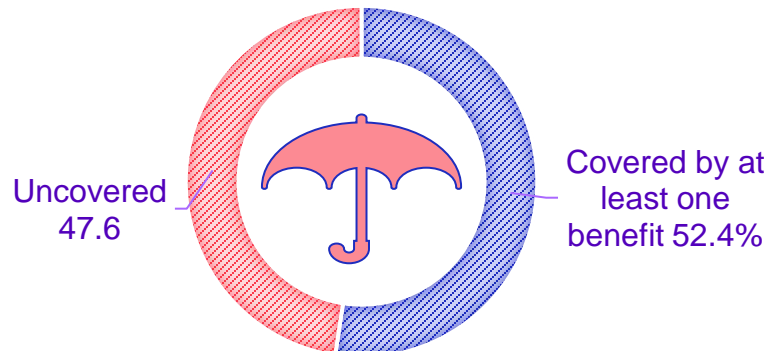




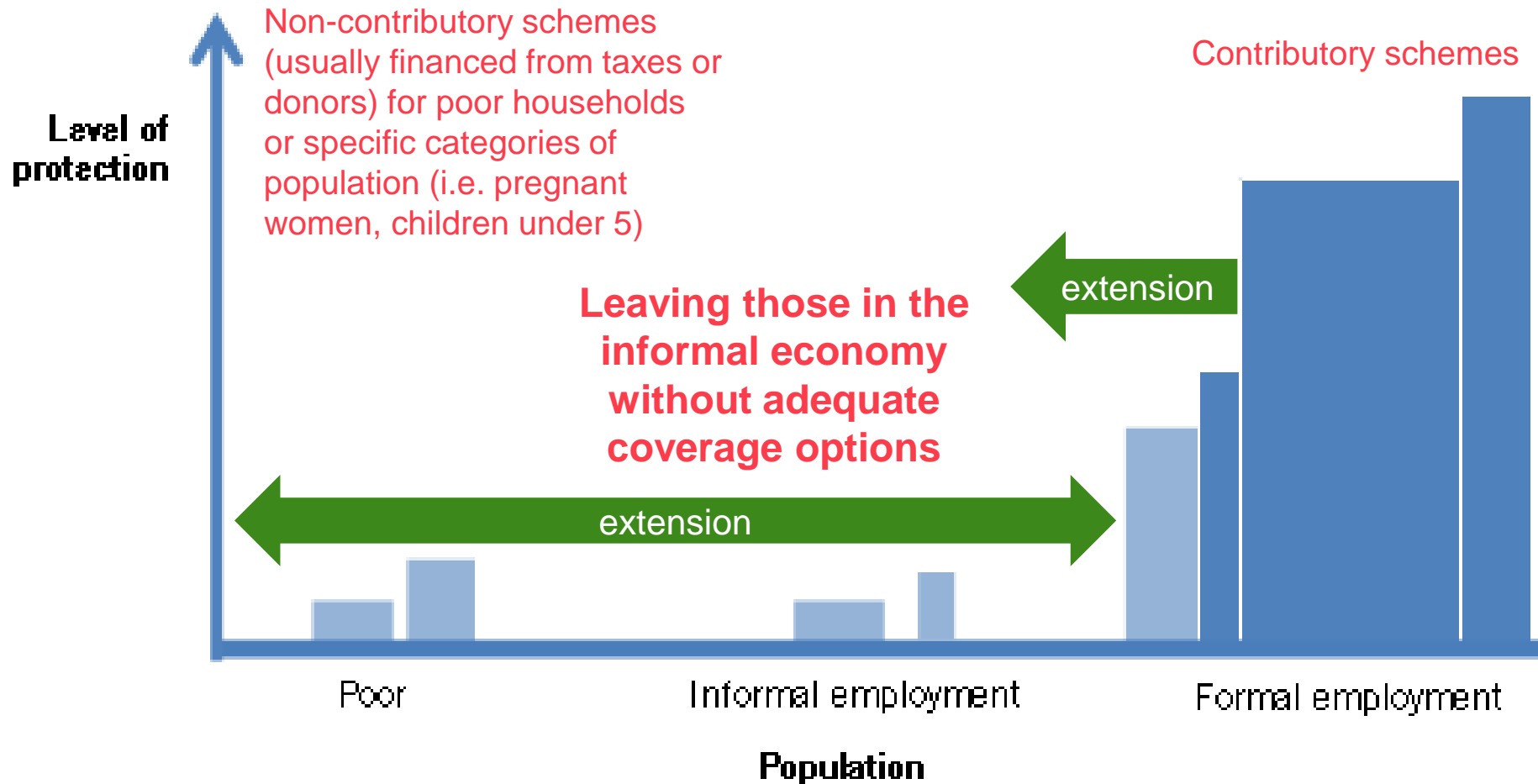
Global state of social protection coverage

- ▶ Important milestone: Over half of the world's population (52.4 %) are currently covered by at least one social protection benefit, a 9.6% rise since 2015.
- ▶ 47.6% (3.8 billion people) are left unprotected, without access to any social protection

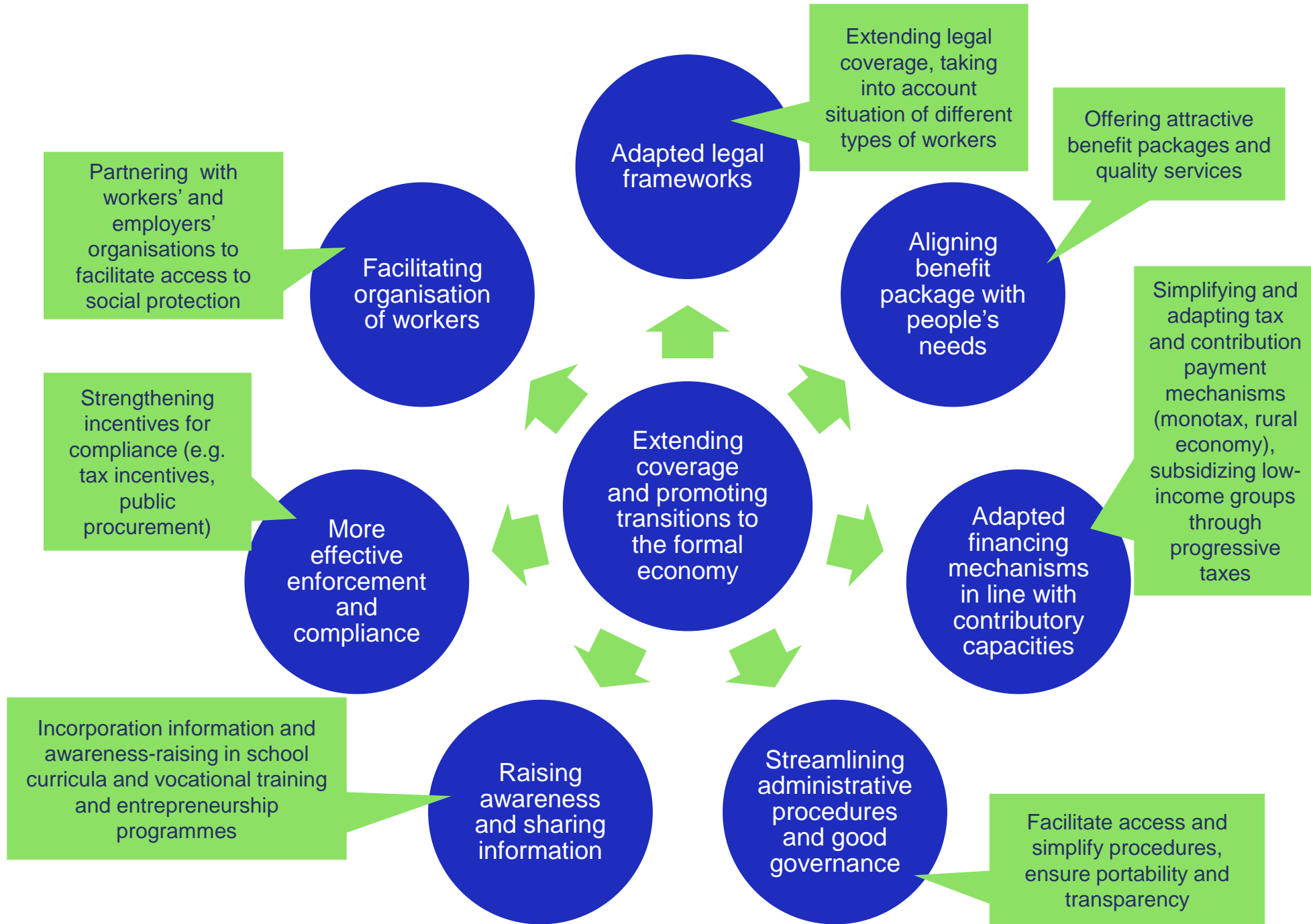
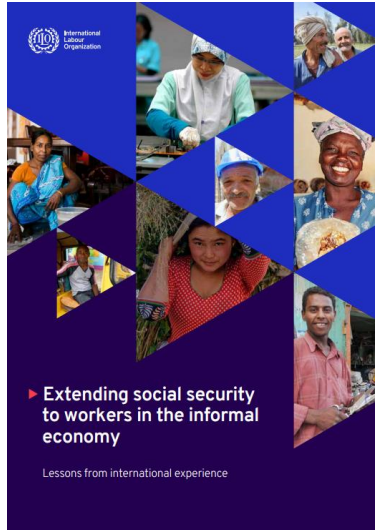
GLOBAL COVERAGE OF SOCIAL PROTECTION



Workers in informal economy: The «missing middle»



Lifting barriers to coverage through adapted solutions



► Special considerations on the extension of coverage to workers in informal economy

Intersectoral cooperation at the crossroad of health and the world of work to address social protection gaps and health needs for workers and their families

- Making sure that there is an entry point in the system for everyone, including workers in all types of employment
- Coverage on a family or household basis
- Universal access to preventive occupational health services and rehabilitation
- Coverage for cash sickness, injury, disability and maternity benefits needed as a complement for non-medical costs.
- Avoiding disincentives to formalization

ILO Recommendation No. 69 stipulates that entitlements to health care should be made available to all, regardless of employment status

► Practical approaches through inter-sectoral cooperation efforts



National Social Protection Strategies Platforms for inter-sectoral collaboration towards coverage extension



Collaborations with Ministries of Agriculture to extend coverage to rural economy workers

Adapted mechanisms for the registration of agricultural workers and their families in Ivory Coast

- Collaboration between the national health insurance fund (joint oversight of Ministries of Finance, Health, Social Protection and Planning) and the Ministry of Agriculture to expand registration for workers with a contributory capacity in the rural economy
- Identification of mechanisms to register and collect contributions at the time of purchase of agricultural workers' production and group registration from cooperatives
- Negotiations for the payment of farmers' contributions by the Coffee - Cocoa Council

Group registration of agricultural workers and their families in Costa Rica

- Collaboration between the national social security fund and the Ministry of Agriculture to expand registration for workers with a contributory capacity in the rural economy
- Identification of mechanisms to register and collect contributions at the time of purchase of agricultural workers' production and group registration from cooperatives
- Well-integrated within a universal health insurance system at the national level, ensuring all those without contributory capacities are covered.



Resources

- ▶ [ILO policy resource package: informaleconomy.social-protection.org](https://informaleconomy.social-protection.org), including
 - ▶ [Good practices guidebook](#) (English, French, Portuguese, Russian)
 - ▶ [Issue briefs on selected sectors and categories of workers](#)
 - ▶ [Modules summarizing key points and providing links to lots of additional material](#)
 - ▶ [Thematic page with links to ILO projects](#)
- ▶ [ILO portal on COVID-19 and the world of work](#)
- ▶ [Social Protection & Public Finance Management project](#)
(Examples of interventions & associated resources in 24 countries)
- ▶ [World Social Protection Report 2024-26: Universal Social Protection for Climate Action and a Just Transition](#)
- ▶ [Social protection systems and the future of work: Ensuring social security for digital platform workers](#)
- ▶ [ILO Social Protection Platform](#)
- ▶ [Joint UN Social Protection and Human Rights web platform](#)
- ▶ [Global Partnership for Universal Social Protection \(USP2030\)](#)
- ▶ [100 years of social protection: The road to universal social protection systems and floors](#)

Thank you for your attention

 www.social-protection.org