



Women in Informal Employment:
Globalizing and Organizing

Enabling Social Protection within the Informal Economy:

Lessons from Worker-led Schemes in Nigeria, Uganda and Togo



**Synthesis report for research project “New Forms of Social Insurance
for the Economic Inclusion of Women & Young Informal Workers”**

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The case studies in this report were researched and written by different country teams. The FIWON case study in Nigeria by Temilade Sesan; the KAMBE case study in Uganda by Moses Musiitwa, John Mwanika and David Musoke; and the MUPROSI case study in Togo by Nakmak Douti and Abdou-Rakim Bouraima.

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Cover photo: *Women, especially those in their child-bearing years, say they need the health benefits that cooperatives seek to provide, the three-country study found. Credit: Jonathan Torgovnik/Getty Images/Images of Empowerment*

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I. Introduction

This report synthesizes the findings from research on three informal economy worker-led social protection schemes in Nigeria, Uganda and Togo respectively. In the context of weak formal protections for workers in these countries, the schemes – two of them built on the cooperative model and the third on the mutual model – address the social protection and economic empowerment needs of their members. According to the International Labour Organization (ILO), social protection refers to policies and programmes aimed at mitigating the social and economic impacts of the vulnerabilities associated with different (though often overlapping) stages of an individual's life, from child and family care through to employment and retirement.¹

The worker-led schemes profiled in this report constitute examples of what the ILO refers to as self-help organizations (SHOs).² SHOs are an important component of the social and solidarity economy, which aims to counter the exclusionary tendencies of the market economy.³ Globally, SHOs provide a lifeline for informal economy (IE) workers, who are often cut off from formal financial and social services, including access to social protection.⁴ Social protection coverage is generally low in developing countries,⁵ with the situation particularly fraught for IE workers because their jobs are as precarious as they are low-paying. This is especially true for women, who make up the majority of informal-sector workers in the sub-Saharan African region⁶ and who typically work in more vulnerable types of employment than men.⁷

The persistence of this status quo in the face of numerous global and regional treaties that enshrine the right of all people to social protection signals the difficulty of catering to the social and economic needs of IE workers with prescribed models. As the ILO notes, mainstream social protection systems are often designed without regard for informal worker concerns, and workers are, in turn, wary of engaging with those systems.⁸ Experience shows that a great deal of innovation is required to accommodate the particular needs of IE workers in any social protection scheme. Worker-led SHOs, established on principles of cooperation and solidarity, have long demonstrated capacity for running innovative schemes in various contexts.⁹ While there are limits to the content and coverage of these worker-led schemes, they offer

¹ ILO (2021).

² Parnell (2001).

³ ILO website: <https://www.ilo.org/global/topics/cooperatives/lang--en/index.htm>

⁴ ILO (2001).

⁵ Ibid.

⁶ The informal sector excludes workers in the agricultural sector. Women make up about three-quarters of all informal sector workers in sub-Saharan Africa (Vanek et al. 2014).

⁷ Chen (2012).

⁸ ILO (2001).

⁹ Parnell (2001).

important lessons that can inform broader thinking on how to reach IE workers with social protection initiatives.

It is against this background that this report analyzes the implementation and outcomes of the worker-led schemes referenced above, namely: the Federation of Informal Workers' Organizations of Nigeria (FIWON) multipurpose cooperative; the Kampala Metropolitan Boda-boda Entrepreneurs' (KAMBE) savings and credit cooperative; and the Mutual Social Protection Scheme for Workers in the Informal Sector (MUPROSI) health mutual in Togo. The analysis highlights the strengths and weaknesses of each scheme, enabling the identification of broad similarities and differences that account for varying degrees of success as well as their implications for the wider social protection landscape. Importantly, the schemes' relative success in catering to especially vulnerable groups (women in the case of FIWON and youth in the case of KAMBE) offers insights for developing more inclusive social protection programmes.

Section 2 starts out by summarizing key aspects of the schemes, each of which constitutes a case study. Sections 3 and 4 detail factors that have both enabled and disabled the achievement of social protection objectives on the schemes. Section 5 concludes with broader lessons for SHOs, governments, private sector actors and civil society on how to advance the shared goal of social protection for workers in the informal economy.

2. Summary of the case studies

2.1. Nigeria: Federation of Informal Workers' Organizations of Nigeria (FIWON)

2.1.1. Social protection and the social sector in the national context

Nigeria has the highest number of people living in extreme poverty in the world.¹⁰ High levels of income inequality are compounded by an uneven distribution of access to social services.¹¹ Notwithstanding these deprivations, government investment in social protection and the social sector is extraordinarily low, at only 0.3 per cent of GDP.^{12,13} Substantial progress has been made in the laying of institutional frameworks and the introduction of social protection programmes over the past decade, but with coverage at just 6 per cent of workers – and mainly among those in the public and formal private sectors – they still fall far short of the need.¹⁴ Private insurers have stepped in to provide services, sometimes in conjunction with national social insurance schemes – but they still largely exclude informal economy workers, who constitute 92.9 per cent of the country's labour force and contribute 65 per cent of its GDP.^{15,16}

A key obstacle to extending social insurance programmes to informal workers in the country is a lack of political will.¹⁷ Instructively, the 2017 National Social Protection Policy, a key piece of legislation for the sector, does not explicitly address the specific needs of the informal economy. Tentative steps have been taken to accommodate the realities of informal workers in the reform of key programmes (notably, the National Pension Scheme);¹⁸ however, implementation has faltered, leaving the status of those workers largely unchanged.

2.1.2. Framework, formation and functioning

The FIWON cooperative is an outgrowth of a larger body, the Federation of Informal Workers' Organizations of Nigeria, which advocates for social justice and promotes solidarity among workers across 41 different trade associations, including associations of carpenters, mechanics, petty traders, tailors, welders and other artisans. FIWON

¹⁰ Kazeem (2018).

¹¹ Hagen-Zanker and Holmes (2012).

¹² World Bank (2018).

¹³ This is compared with 16.4 per cent of GDP in high-income countries and averages of 2.5 per cent and 3.8 per cent in lower-middle-income and African countries respectively, excluding expenditure on health. Crucially, wide variations in government spending on social protection among countries at similar levels of economic development indicate that enabling policies can help to improve social protection coverage even in poorer countries (ILO 2021).

¹⁴ Schwettmann (2020).

¹⁵ ILO (2018).

¹⁶ Medina et al. (2017).

¹⁷ Ihejirika (2019).

¹⁸ EFlNA and PenCom (2014).



The FIWON workers' cooperative in Nigeria provides a range of services including low-interest loans. This photograph was taken at the disbursement of the Streetnet International-supported Economic Recovery Grant on October 12, 2021.

was established in 2010; however, the cooperative scheme was only introduced in March 2017, after government agencies and private insurers indicated that setting up a cooperative structure was a prerequisite for FIWON to access material and financial support from them. Of particular interest to FIWON executives was the prospect – pitched to them by the government at the time – of integrating informal workers into the National Pension Scheme, though this promise is yet to materialize.

The cooperative operates within a devolving legal framework comprising provisions of the Nigerian Constitution, the Nigerian Co-operative Societies Act, state-level cooperative laws and regulations, and the cooperative's own bylaws. It consists of two chapters (one in Lagos and the other in Osun State), which operate in parallel. Both chapters have about 800 members, which is only 0.03 per cent of the estimated size of FIWON, the parent body.¹⁹ The services available to members in each chapter vary. The flagship service in Lagos is a savings and loan package, with the more recent addition of land acquisition and home-appliance purchase schemes. The flagship service in Osun is a land-acquisition scheme, offered alongside less-subscribed savings and loan and health insurance packages.

¹⁹ FIWON itself has about 25,000 members nationwide spread across 19 of the country's 36 states. Unlike members of the cooperative, workers who only belong to the parent association are not required to make financial contributions to sustain their membership: their affiliation with FIWON works mainly through their membership of their respective trade associations.

Overall, the cooperative has achieved limited success regarding its stated objective of extending social protection to its members. Considerably greater member buy-in has been achieved with the economic improvement packages on offer in both chapters, notably their savings and loan and land acquisition schemes.

2.1.3. Internal governance and administration

The cooperative has a well-defined internal governance structure and is run transparently and competently. Each chapter has an elected executive council comprising a president, a treasurer and a secretary. This is followed by a middle-management cadre that supports the executive in dispatching its duties.²⁰ The leadership structure in the Lagos chapter is highly skewed towards men, particularly members of the pioneering Nigerian Automobile Technicians Association, which is itself a male-dominated group. In Osun, women have considerably greater representation among the leadership as well as in the lower ranks.

Membership of the cooperative overall is more inclusive in terms of gender and occupation: 65 per cent of members in Lagos and 70 per cent of members in Osun are women. Members are organized into location-specific “clusters” (13 in Lagos and nine in Osun), which cut across various trades. Cluster coordinators and agents go around collecting contributions from members in their assigned locations. This system of door-to-door collection emerged as the most effective model for drawing in member contributions, but its potential has been stymied by a lack of funds for large-scale recruitment of agents. The introduction of a digital accounting platform in 2019 has boosted the credibility of the itinerant agent system, although it does not cater to the needs of members who are more comfortable making in-person contributions at general meetings.

2.1.4. Financing model

Upon joining the cooperative, members pay a one-time registration fee of NGN1,000 (USD2.60). Apart from this, the cooperative deducts NGN100 (USD 0.26) from members’ savings as monthly dues. Additional income is generated from interest on loans taken out by members, which ranges from 5 to 10 per cent over a six-month period. Given that the sums involved in these transactions are generally small and their flow inconsistent, the cooperative’s internally generated revenue frequently falls far short of the amounts required to run its operations. Some of the shortfall is covered indirectly through donor grants obtained by FIWON, the parent organization. However, these financial donations, mostly from international non-governmental organizations, are irregular and unpredictable.

2.1.5. Key partnerships

Notwithstanding the initial high levels of optimism among executives regarding prospective partnerships with public and private-sector insurance providers, the cooperative has been largely unsuccessful in its attempts to establish working

²⁰ In principle, FIWON executive and middle-management roles are paid positions; in practice, however, those in these roles work on a voluntary basis because the cooperative cannot afford to pay them.

relationships with those actors. The relatively minor exception is the health insurance scheme run by the Osun chapter, which links up with the state's health insurance scheme. The connection to this government scheme is purely administrative, however, as the state makes no cash or in-kind contributions to support cooperative members who subscribe to the scheme.

2.1.6. Impact of COVID-19

The cooperative provided an important lifeline for members during the state-wide lockdown that took effect in Lagos in the early months of the COVID-19 pandemic.²¹ In the absence of a coordinated government response, the cooperative became the only source of relief for members who had savings in the scheme. The rules around borrowing were temporarily relaxed, enabling members to withdraw all or part of their savings without the usual conditions. At least half of all members in the chapter took advantage of the offer, with about 40 per cent of them withdrawing the entirety of the savings they had in the cooperative. Most of the money went to basic family upkeep rather than business investment, underscoring the urgency of the need during this period. While the importance of the safety net provided by members' savings in such an emergency cannot be overstated, the net impact on the liquidity of the cooperative was negative. Contributions dwindled in the aftermath of the lockdown as members struggled to restart their businesses. Also, recruitment slowed, putting the cooperative in a dire financial position.

2.1.7. Challenges and opportunities

A fundamental challenge that has faced the cooperative since its inception is that of inadequate funding. The income generated through member contributions and fees is minimal, due to a combination of low numbers (just 800 members across the board) and the precariousness of individual worker incomes. In what has become a catch-22 situation, the perennial funding deficit in the cooperative hampers recruitment efforts (by making it difficult to expand the pool of agents) which, in turn, reinforces the cycle of low funding. Importantly, the small size of the membership pool has impeded efforts by the Lagos chapter to link up with private insurance providers – including those administering the state's health insurance scheme – who rely on high volumes to hedge their risks. There is an opportunity here to advocate for private-sector support to the cooperative in the short to medium-term (for example, by providing incentives to attract agents to the cooperative and spreading the word through advertisements) in view of the benefits that could accrue to them from a large pool of subscribers in the long term.

Another challenge is the low level of trust in the cooperative system within the country context, which has resulted partly from lax enforcement of regulations by government agencies. The FIWON cooperative struggles under this general weight of mistrust, notwithstanding remarkable attempts by the leadership to distinguish it from other, less credible schemes. In this regard, there is scope for civil society actors to engage with the state ministry in charge of cooperatives on the need to create an enabling environment by enforcing compliance with the provisions of the regulatory

²¹ The lockdown did not extend to Osun state.

framework. In the meantime, the efforts of the FIWON cooperative to address the trust deficit with the use of digital platforms can be boosted by linking those efforts with other opportunities for deepening financial inclusion, especially among the older women in its ranks. Further, enlisting private-sector support in the effort to build a wider network of agents (as discussed above), in addition to potentially expanding access to social protection for cooperative members, could go a long way in helping to build trust.

2.2. Uganda: Kampala Metropolitan Boda-Boda Entrepreneurs' Savings and Credit Cooperative (KAMBE SACCO)

2.2.1. Social protection and the social sector in the national context

According to the Uganda Bureau of Statistics, unemployment in the country has hovered around 9 per cent since 2012,^{22,23} with the highest concentration among the youth (11 per cent)²⁴ and within the capital, Kampala (21 per cent).²⁵ Of those in employment, 70 per cent work in the informal sector, with their collective output constituting 43 per cent of the country's gross domestic product.²⁶ These informal workers are mainly in the trade, manufacturing, services, construction and transportation sectors.²⁷ As the largest and fastest-growing cohort of workers in the Ugandan economy, they form an integral part of the country's socioeconomic profile.²⁸ Notwithstanding their importance, however, informal workers are not covered by the handful of social protection programmes in the country.²⁹ Notably, the National Social Security Fund administers a pension programme, but it only caters for workers in the public and formal private sectors.³⁰ In the absence of substantial economic opportunities and robust social protection programmes for informal workers, their poverty and vulnerability keep on rising.

Riders of motorcycle taxis, known locally as *boda-boda*, operate within this context. According to the Ugandan Ministry of Transport and Works, *boda-boda* riders are the fastest-growing category within a largely informal public transport sector,^{31,32} making them a very important group to engage on issues of employment and social

²² UBOS (2016).

²³ UBOS (2021).

²⁴ NPC (2017).

²⁵ UBOS (2018).

²⁶ Cities Alliance (no date).

²⁷ Ibid.

²⁸ Ibid.

²⁹ Overall government spending on social protection is low, so these programmes are very limited in their reach. According to Owori (2017), the average per capita health expenditure in Uganda is USD56, less than half of that in neighbouring Sudan and far short of the country's own prescription of at least USD77 per capita.

³⁰ National Social Security Fund website: https://www.nssfug.org/8/About_Us.

³¹ More than 80 per cent of those involved in the country's public transport are informal workers.

³² Estimates of the number of *boda-boda* riders in Kampala by the city authority and KAMBE executives range from 120,000 to 220,000.



A woman selling dried fish, vegetables and fruit at a market in Uganda, where food vendors and other traders belong to KAMBE SACCO, as well as boda-boda riders. Photo: Jonathan Torgovnik/Getty Images/Images of Empowerment.

protection. Their spectacular growth has been aided by factors in both supply and demand. The relatively low barrier to entry makes it an appealing business prospect for unemployed youth, especially men; and huge deficits in public transport infrastructure have rendered boda-boda the default transit mode for many commuters. But despite the important economic function performed by the boda-boda sector, wages are low, expenses are high and the work is precarious. As a result, riders are highly vulnerable to even small financial shocks, which is a key reason why KAMBE SACCO was established.

2.2.2. Framework, formation and functioning

The boda-boda sector has become a political touchpoint in Uganda, having expanded well beyond its origins as a humble means of transporting people and goods across the Uganda-Kenya border³³ to becoming an important voting bloc courted by both governing and opposition parties. Riders organize themselves into associations to maximize the benefits from this political patronage, especially during election season. The Kampala Metropolitan Boda-Boda Association (KAMBA) started out as one of these associations in 2013, following a period of civil unrest and heightened criminal activity that compromised the security of boda-boda riders operating within the city. In 2015, KAMBA came under the wing of the Amalgamated Transport and General

³³ Hence the moniker boda-boda (i.e., “border to border”).

Workers' Union (ATGWU),³⁴ which helped the association to register as a formal entity under a new name (KAMBE) and to establish its cooperative arm, KAMBE SACCO.

In the Ugandan context, a savings and credit cooperative society, or SACCO, is a voluntary organization with the objective of helping members accumulate savings and access credit at below-market interest rates. KAMBE SACCO is one of several cooperative schemes operating within the boda-boda sector. It operates a highly decentralized structure, with members spread across multiple “stages” in all five divisions of the city.³⁵ Membership of KAMBE SACCO is not restricted to boda-boda riders: over 20 per cent of members are workers in other sectors whose primary interest is to benefit from the financial offerings of the cooperative.³⁶ Statutorily, KAMBE SACCO is governed by the Cooperative Societies Law, which was most recently amended in 2020. The cooperative has adopted the standard constitution and bylaws issued by the Ugandan government, although compliance with these statutes is limited in practice.

2.2.3. Internal governance and administration

The existence of KAMBE as an association predates its incorporation of SACCO functions and the tacit arrangements that govern the former take precedence over the written code that established the latter. Indeed, early attempts to institute SACCO best practices sparked leadership tussles among association executives, stirring up tensions that remain. Prior to the introduction of the SACCO, KAMBE had a well-established governance structure organized around the stages. Each stage has its own executive cadre comprising a chairperson, secretary, treasurer, defence secretary and an organiser. Parish leaders are elected from among stage-level executives and division leaders are, in turn, elected from among parish executives. An overarching KAMBE executive committee, complete with a secretariat and five full-time staff, is formed by elected representatives from the division level. The weakness of this structure – and the point at which it clashes with the democratic principles of SACCO administration – is the affinity that top-level executives often have for political influence, which erodes members' trust in the ability of the leadership to represent their interests.

KAMBE's membership pool is large, at more than 60,000 workers (of which 10,000 are women).³⁷ To join, applicants pay a one-time registration fee of UGX20,000 (USD5.46).

³⁴ ATGWU is an autonomous, democratic and voluntary organization formed, owned, funded and run by workers. The union currently has more than 6,000 members, spanning sectors as wide-ranging as civil aviation, road transport, private security, property maintenance and support services. Importantly, the union offers technical and administrative support to associations in the public transport sector looking to formalize their existence and operations. The union also advocates for the recognition of informal worker associations within the labour movement.

³⁵ Boda-boda riders in the city are organized into stages that correspond to specific locations and transport routes. A typical stage comprises 15 to 20 boda-boda riders. Many stages operate SACCOs and voluntary savings schemes that are more localized and smaller in scale than KAMBE SACCO. Beyond being a platform for coordinating savings, stages provide solidarity and safety for riders who would otherwise be highly vulnerable to external threats.

³⁶ These include banking services facilitated by a customized KAMBE app and access to low-interest loans.

³⁷ Women who join KAMBE are typically not involved in the transportation business, but they serve an essential function as sellers of food, clothing and sundry items along the routes and stages where boda-boda riders and allied service providers operate.

In addition, registered members pay a yearly fee of UGX7,000 to have their identification cards renewed. Members have no obligations beyond this: participation in the savings scheme is voluntary and members do not need it to qualify for most benefits. The benefits package offered by KAMBE is diverse and the access to cash loans enabled by the cooperative is only a small part of this package. The core benefits provided by KAMBE are very specific to the boda-boda occupation in the Ugandan context. The benefits include: guaranteeing bank loans for riders to acquire motorcycles and land;³⁸ processing permits for riders; GPS tracking of lost or stolen motorcycles; representing riders in disputes with the police and members of the public; helping members fundraise in cases of emergency; promoting occupational health and safety among riders; and helping permanently injured or disabled riders transition into other jobs.

2.2.4. Financing model

Apart from the registration and annual renewal fees paid by members, KAMBE generates additional income from interest on loans taken out by members, which ranges from 5 to 10 per cent for a six-month tenor. However, the revenue generated from these internal sources is insufficient to cover expenses, and the SACCO has to supplement its resources with support from external sources. Some of the liquidity problems KAMBE is facing are related to its failure to comply with the regulations laid out in the extant national constitution and bylaws for SACCOs. However, the extent to which greater compliance with these regulations would be feasible or beneficial for cooperative members is unclear. This is because, as mentioned earlier, the boda-boda trade plied by the majority of members is low-paying and precarious. Even though riders typically earn money on a fairly steady basis, a plethora of job-related expenses – repayment of bank loans, remittances to motorcycle owners, motorcycle insurance premiums, maintenance and repairs, fuel, parking, extra-legal bribes, and contributions to other savings schemes – leaves them with significantly lower net incomes.³⁹ This highlights the continuing relevance of partnerships for the viability of the SACCO.

2.2.5. Key partnerships

As indicated earlier, KAMBE received technical and administrative support from ATGWU, the umbrella union for transport-sector workers in Uganda, to formalize its status and register as a SACCO. A key component of the support ATGWU provided was getting KAMBE involved in important labour dialogues at the local, national and international levels.

At the scheme's inception, there was the promise of state support in the form of access to government-subsidized loans for cooperative subscribers across the country.⁴⁰ The government soon backed out of this initiative, however, leaving SACCOs with a financing gap that could not be filled by traditional market actors. At this point,

³⁸ Only 3 per cent of KAMBE members own the motorcycles they ride. Of these, 20 per cent acquired their motorcycles through bank loans or leasing arrangements.

³⁹ In a sample of 30 riders interviewed for this study, the average gross income per day was reported to be UGX45,000 (USD12); after expenses, the figure went down to UGX21,000.

⁴⁰ As of 2019, the Ugandan government had set aside the equivalent of USD133.7 million for a Microfinance Support Centre to facilitate the subsidized-loan scheme.

Centenary Bank, an indigenous microfinance bank with a history of funding rural development schemes, stepped in with an offer of low-interest motorcycle loans for members of KAMBE and other eligible cooperatives. To date, the bank remains KAMBE's most important strategic partner – not only facilitating motorcycle acquisition, but also promoting financial inclusion for members through a combination of agent-based services and digital payment platforms. While the reach of the motorcycle loan scheme is limited relative to demand, the bank's partnership with KAMBE has enabled many riders to purchase their own motorcycles and work independently, freeing them from typical obligations to rent-collecting motorcycle owners.

In addition, KAMBE implements its occupational health and safety programme in partnership with civil society and private-sector organizations, the latter usually being bigger actors in the transport industry looking to demonstrate corporate social responsibility. The offerings include seminars on rider safety and access to free protective gear such as reflective jackets and helmets. These safety-enhancing measures are particularly important for riders who, despite the high risk of accidents on the job, often neglect to use protective gear for a variety of reasons.⁴¹

2.2.6. Impact of COVID-19

To curb the spread of COVID-19 in Uganda, the government imposed stringent restrictions on movement from March to July 2020. The impact on boda-boda riders – whose livelihoods depend on the availability of a steady flow of passengers – was severe. Barely a month into the restrictions, many KAMBE members had exhausted whatever reserves they had and turned to the SACCO for assistance. Members who had savings in the cooperative were allowed to make withdrawals; an offer that was ultimately taken up by about two-thirds of eligible members. The pay-outs amounted to an average of UGX600,000 per person, most of which went to basic upkeep rather than job-related expenses. In addition, the SACCO provided discretionary food aid to its members across the city and financial support to members who were critically ill. It is clear, therefore, that the SACCO was an important source of survival for many members during the pandemic, though its resources ultimately fell short and did not reach many of those in need. Among those who were hardest hit were members who took out third-party loans before and during the pandemic and had no recourse to the SACCO as they struggled to make repayments. Even so, the unprecedented scale of emergency spending during the pandemic-related restrictions stretched the cooperative's finances to breaking point. This was made worse by the significant slowing of member savings and loan repayments during and after the lockdown.⁴²

2.2.7. Challenges and opportunities

As highlighted earlier, the pre-existing power dynamics within KAMBE, with their appeal to grassroots constituencies, hold greater sway on internal governance than the SACCO precepts introduced down the line. This is one reason why it has proven difficult to administer the SACCO in line with statutory requirements. Related to

⁴¹ Many riders complain about helmets being too heavy or uncomfortable, of low quality, or too expensive.

⁴² As of May 2021, nearly a year after the movement restrictions were lifted, some members were still struggling to re-establish their pre-pandemic saving routine.

this, the politicization of the boda-boda sector compromises the solidarity and self-determination objectives of the SACCO. Clearly, merely putting a SACCO label on KAMBE has not been sufficient to transform the association's ethos and practices.

There is an opportunity here to leverage the grassroots structure and geographical spread of the association for more democratic and inclusive outcomes. There is a degree of reflexivity among the executives and an awareness that there are gaps in the way the SACCO is administered. Providing training to the executives at all levels – stage, parish, district and city – on the fundamentals of SACCO administration could help them appreciate the potential for empowering members across the board. The numbers are favourable to growth: with over 60,000 members it is possible to build a strong financial base from regular member contributions alone. The pandemic may have primed the executives for these changes: coming face-to-face with the heightened vulnerability of their members during the period made them realize the difference that a properly administered SACCO could have made for everyone. Supplementing leadership training with knowledge-sharing opportunities for members would help everyone understand how their contributions can enhance the cooperative's prospects.

2.3. Togo: Mutual Social Protection Scheme for Workers in the Informal Sector (MUPROSI)

2.3.1. Social protection and the social sector in the national context

Economic development in Togo has failed to catch up with population growth over the past few decades, resulting in high rates of poverty and inequality. As an indication, 69 per cent of rural households in the country lived below the poverty line in 2015, with poverty and vulnerability concentrated in households headed by women, whose economic constraints are even greater than that of their male counterparts.⁴³ The official unemployment rate in 2015 was 3.4 per cent, although underemployment – employment that does not engage workers optimally or compensate them adequately⁴⁴ – was much higher at 24.9 per cent.⁴⁵ The informal sector, meanwhile, employs 91 per cent of the working-age population,⁴⁶ and estimates of its contribution to the country's gross domestic product range from 28 per cent to 40 per cent.⁴⁷

In addition to the challenging economic circumstances, social services in the country are sparse and unevenly distributed. As a sample index, about half of the country's households do not have access to satisfactory health care.⁴⁸ This is the case even though Togo is a signatory to several major texts that enshrine the right of citizens to social protection, including the 1948 Universal Declaration of Human Rights,

⁴³ World Bank (2020).

⁴⁴ ILO (no date).

⁴⁵ World Bank (2015).

⁴⁶ INSEED & AFRISTAT (2019).

⁴⁷ Medina et al. (2017).

⁴⁸ World Bank (2015).

the West African Economic and Monetary Union (WAEMU) Treaty of 2003 and the country's own Constitution.

The main public health insurance programme is a contributory scheme administered by the National Health Insurance Institute (INAM).⁴⁹ In addition, there are private health insurance schemes run independently of the government. Taken together, however, these public and private schemes only cover about 6 per cent of the population and are restricted to workers in the formal sector.⁵⁰ In the absence of insurance for informal workers, mutual health organizations run by non-governmental organizations, worker unions and religious groups have sprung up across the country. There are currently 29 of these mutuals in operation, collectively providing health insurance for about 2 per cent of the population. Beyond their direct involvement in insurance provision, mutuals have popularized the notion of the right to health care among citizens, thereby creating new demand for social services. However, despite their importance, health mutuals have historically been marginalized by the national government and their coverage has been declining in recent years.⁵¹ The mutuals have responded by establishing a National Consultation Framework for Mutual Insurance in Togo (CNCMUT) to advocate for their integration into the national framework for health insurance provision.

2.3.2. Framework, formation and functioning

The MUPROSI health mutual started in 2005 as an add-on to an informal tontine system run by the Construction Materials Vendors' Union of Togo (SYVEMACOT), a worker-led association that originated in a neighbourhood in Lomé, the capital city. Shortly afterward, the Federation of Wood and Construction Workers of Togo (FTBC-Togo), the umbrella body for informal workers in the construction sector, commissioned a feasibility study to determine the viability of the mutual and the value it offered to members. In 2006, persuaded of MUPROSI's potential, FTBC-Togo took over and set about formalizing the mutual's operations. Formalization consisted of setting up an administrative structure for the mutual and introducing statutes and bylaws to regulate its activities.⁵² MUPROSI functions as a direct provider of health insurance to its members, taking regular contributions from them and making co-payments for health services accessed by subscribers from the common pool. Given that there is no legal framework governing the operation of health mutuals in the country,⁵³ MUPROSI is only formally recognized as an association registered under a colonial-era law. This leaves MUPROSI and other health mutuals with a regulatory gap; one that members of CNCMUT have been vigorously lobbying the government to address.

⁴⁹ There are also limited pension schemes run by the National Social Security Fund and the Pension Fund of Togo.

⁵⁰ The government has taken smaller steps to expand health insurance coverage in recent years. Notably, the School Assur programme provides free health insurance to students in public schools, and the National Fund for Inclusive Finance extends health insurance to citizens who take out micro loans. These schemes apply to an additional 32 per cent of the population, but the coverage they provide is limited and temporary.

⁵¹ The total number of health mutual subscribers in the country fell from 41,719 in 2014 to 25,013 in 2019.

⁵² Notably, the funding for this process came from a grant that FTBC-Togo originally received to address HIV/AIDS, highlighting the potential of donor funding for broad impact.

⁵³ CNCMUT has put significant pressure on the Togolese government to implement specific provisions of the 2009 WAEMU Regulation on Social Mutuality, but this has had no effect.

2.3.3. Internal governance and administration

In the absence of a national framework for the regulation of health mutuals, MUPROSI has evolved a governance structure for itself. The structure comprises a general assembly of all members, which has ultimate decision-making power; a board of directors, which carries out administrative functions and is geographically representative; an executive board, which consists of members elected by the general assembly for a renewable three-year term; a supervisory committee; and area offices. Most roles are voluntary, with the only exceptions being a handful of operations staff responsible for the mutual's day-to-day running. The structure of the mutual is democratic and efficient in principle; in practice, however, its inability to retain key staff due to acute funding shortages has stalled operations and left it in need of urgent reform.

To enrol with the mutual, applicants pay a one-time non-refundable fee of CFA1,200 (USD2.17) along with their first monthly contribution, fixed at CFA400.⁵⁴ Payment can only be made at the mutual's offices – a restriction that came into effect after evidence of mismanagement was found in the itinerant agent system that had been used for collections. The mutual has had 1,231 registrations (518 women and 713 men) since its inception, mostly in Greater Lomé, with coverage extending to an additional 4,269 dependants. Each person who registers and their dependants are entitled to a maximum of three claims per year, and they must make a co-payment of 25 per cent of service costs for each claim. Newly registered members have a three-month probation period before they can access care at contracted health centres. As of 2020, there were only five such centres left, down from a peak of 27 in previous years. Reflecting the general decline in patronage of health mutuals in the country, only 20 MUPROSI members were up to date with their contributions by the end of each quarter in 2020, down from 50 per quarter in 2017.

2.3.4. Financing model

MUPROSI has found it difficult to balance its books for several years. The combination of declining enrolment and low premiums makes for extremely low revenues. According to the scheme design, 90 per cent of yearly revenue should cover member benefits with a little left in reserve, while the remaining 10 per cent goes towards operational costs. However, expenses consistently outpace revenue, with the former amounting to 117 per cent of the latter in 2019.⁵⁵ The mutual has survived to date only because FTBC-Togo, its long-time sponsor, has been absorbing its administrative costs. However, FTBC-Togo has been facing its own governance and financial challenges since 2016 and this has begun to affect MUPROSI's operations. It is not clear how much longer FTBC-Togo will be able to support the mutual, or what will become of the mutual if it loses this vital source of support.

⁵⁴ Contributions are reflective of the low earning power of workers in the context: the average monthly wage of informal workers is CFA17,700 (USD30.85), with up to half earning less than CFA5,000.

⁵⁵ The corresponding figures for 2014 and 2015 are 128 per cent and 140 per cent respectively.

2.3.5. Key partnerships

As indicated above, FTBC-Togo has been MUPROSI's main financial and technical partner since it helped the mutual formalize its operations in 2006. Apart from the strategic direction it provides, FTBC-Togo gives much-needed practical support, including allowing MUPROSI to operate rent-free within its premises and, until recently, paying the salary of the mutual's only staff member. The mutual has also benefited indirectly from FTBC-Togo's partnerships, as with the latter's HIV/AIDS grant that helped set up MUPROSI.

Further, MUPROSI received support from We Social Movements (WSM), an international non-governmental organization that advocates for the rights of workers in the social and solidarity economy. The WSM programme lasted about two years and mainly provided technical support, including management training for MUPROSI's board members, help with digitizing member records, customer service training for contracted health-care providers, and programming to raise awareness of the mutual's benefits among the public. The partnership ended in 2017, however, and there have been no follow-up programmes.

Another significant partnership that MUPROSI established is with a group of formal private-sector contractors in the construction industry. By 2016, this partnership had begun to yield fruit, the most notable being the group's commitment of funds towards the construction of a reference health centre for MUPROSI in Lomé.⁵⁶ However, construction stopped with the advent of the COVID-19 pandemic in 2020 and work on the project is yet to resume.

2.3.6. Impact of COVID-19

Besides the knock-on effects of COVID-19 on MUPROSI's private-sector partnerships, the pandemic also had a negative impact on rates of enrolment in the mutual. The mutual's executives attribute this to the reduced capacity they had for public outreach in the face of pandemic restrictions, with the result that recruitment was even more challenging than usual. This translates into lost income for the mutual, although the projected loss is difficult to quantify. Perhaps surprisingly, however, the pandemic did not seem to trigger a decline in payment of monthly contributions by committed members. It is not clear, though, if there was any impact on actual access to health care by those members, or on their ability to claim benefits from the mutual during the period.

2.3.7. Challenges and opportunities

The most fundamental challenge that MUPROSI faces is the absence of a regulatory framework that would give legitimacy to its operations. As it stands, the mutual has no autonomy; it cannot operate formally outside of its affiliation with FTBC-Togo. This has huge implications for the mutual's ability to fit into the national social protection framework. The mutual, under the CNCMUT umbrella, has been making

⁵⁶ The total cost of the project is estimated at CFA100 million (USD187,614), CFA70 million of which was disbursed before construction stopped.

concerted efforts to play a more formal role on the national scene, but its lack of legal standing has made this difficult. An associated problem is that CNCMUT has very little influence with the government, potentially limiting the effectiveness of its advocacy. There is an opportunity here for donors and international civil society actors to provide technical and strategic support to the coalition's ongoing campaign, and possibly to initiate bilateral discussions with the Togolese government in this regard.

There are indications that these political engagements would not be occurring in a vacuum: the government articulated its intention to provide universal health care in its 2018 National Development Plan, although this plan has translated into very little action. The current expansion strategy essentially consists of partnering with private-sector actors on micro-insurance schemes, but these deliver little public benefit at considerable government expense. CNCMUT is making a case for health mutuals to become the *de facto* partner to the government on these schemes; an arrangement that would simultaneously strengthen their position and enable more of the target population to be reached. With these local dynamics already in place, it should be relatively straightforward to identify where external support would be most beneficial.

Crucially, providing support at the level of advocacy might unlock resources to address the operational issues facing MUPROSI, including the interrelated problems of low funding and inadequate staffing. Indeed, the accepted wisdom within CNCMUT is that none of its members can be financially viable or competitive without interventions that ultimately link them up with government resources. Resolving other MUPROSI problems could draw in more workers and improve its viability in the short to medium term. These include the insistence that payments are made only at the mutual's premises, making it cumbersome for members to contribute regularly; frequent drug stockouts and poor service delivery at contracted health centres; and the precipitous decline in the number of participating health centres, limiting members' choices. All these factors have contributed to the downward trend in enrolment in the mutual.⁵⁷ Targeted external support can be provided in each of these areas – for example, deploying digital payment platforms in combination with the itinerant agent system to facilitate transparency and ease of transactions; developing a simple feedback system to monitor and evaluate the activities of participating health centres; and implementing a well-designed communication campaign to raise awareness of the mutual's benefits among the public.

⁵⁷ Enrolment in the mutual dipped from a high of 196 people in 2007 to just 12 people in 2020.

3. Enablers and disablers of social protection in the case study countries

As part of the research leading up to this synthesis, WIEGO developed a set of “elemental criteria” for evaluating the effectiveness of worker-led social protection schemes, based on insights garnered from the VimoSEWA scheme in India⁵⁸ and published guidance from the ILO on how to reach informal workers with social protection programmes.⁵⁹ These seven criteria offer a framework for comparative analysis of the three cases involved in this study, making it possible to draw more robust inferences about the enablers and disablers of social protection in the study contexts than any one case would allow. The criteria are discussed in turn below.

3.1. Alignment with the needs of informal workers

For the purposes of this analysis, it is useful to make a distinction between those schemes that were established with the main objective of economic empowerment, with social protection intended as a corollary benefit (i.e., FIWON and KAMBE) and the health mutual, MUPROSI, which was originally dedicated to providing a single social service. It is notable that, despite the intentions of FIWON and KAMBE executives to pursue both objectives simultaneously, the prospect of economic empowerment seems to have been a greater driver of membership and participation in both schemes than the promise of social protection. In FIWON, the loan and land acquisition services are the most heavily subscribed offers, despite significant competition from microfinance and indigenous savings schemes. This is not to say that there is no demand for social protection services among FIWON members: many, especially those nearing retirement age, hold out the hope that they will be able to subscribe to health insurance and pension schemes in the near future. Nonetheless, the precarity of members’ livelihoods seems to have created a “present bias”⁶⁰ for material improvement, relegating aspirations for social protection to a secondary position. Many members feel they do not have sufficient resources to pursue the two objectives simultaneously and must therefore prioritize. In the Osun chapter of FIWON, for example, where health insurance is available alongside a land acquisition scheme, members mostly pursue the latter first and only after that, if at all, subscribe to the health insurance.

A similar logic is evident in KAMBE: members greatly value the motorcycle and land purchases enabled by the scheme as well as the social capital and physical protection they derive from their affiliation with it, but this has not translated into a clamour for social protection as was originally envisaged by the leadership. This is the case despite that KAMBE has had markedly greater support from private-sector partners than either FIWON or MUPROSI have had.

⁵⁸ VimoSEWA is a successful grassroots insurance scheme run by the Self-Employed Women’s Association.

⁵⁹ ILO (2019).

⁶⁰ This is the tendency, observed by many behavioural economists, for people in resource-constrained contexts to pass up the opportunity of future gain for immediate gratification (Cassidy 2018).

It is instructive that it is MUPROSI – the only one of the three wholly dedicated to health insurance provision – that has been most consistent in pursuing social protection for its members in spite of the significant odds it faces. This perhaps points to the value of focusing on a single social objective – although, as we have seen with MUPROSI, this can have implications for the numbers and revenue that such schemes are able to attract. While it is desirable, perhaps even ideal, to combine the objectives of economic empowerment and social protection in a single scheme, analysis done for the ILO suggests that a scheme will only be as successful in either objective as the value that members themselves attach to it.⁶¹ This is an important consideration for a scheme like FIWON, which hopes to expand its social protection portfolio by leveraging contributions from a greater pool of members. Since contributions can be used to meet any number of member needs – including the material needs that they clearly deem important – there is no guarantee that an expanded membership pool would translate into greater funding for social protection schemes. It should be noted, however, that MUPROSI is operating within the context of a strong, if informal, tradition of mutual organizing in Togo; a point that needs to be considered when attempting to transfer the lessons it offers to other country contexts.

3.2. Building ownership and trust with members

According to the United Nations,⁶² the ideal cooperative structure is one that engenders a sense of joint ownership and equal rights to participation among members. The notions of collective responsibility and democratic control that this entails are essential to success, and can only be fostered in an atmosphere of trust – among members and between members and the leadership.⁶³ In this vein, it is possible to discern two levels of trust from our case studies, corresponding to the degree of structural integrity and operational efficiency evident in each scheme.

Of the three schemes, FIWON has had the greatest success in establishing trust within its ranks in spite of the massive trust deficit that it inherited from the wider context. This shows that it is possible to counteract historical bias against cooperative schemes, as has been suggested elsewhere.⁶⁴ The FIWON case illustrates that a way to achieve this is to bring in experienced and competent leaders who are committed to running such schemes transparently. This secures the buy-in of members and activates the first level of trust, laying a solid foundation for the second level. This sequence has also been observed by the ILO, which commented on the potential for the “social control” generated by a commitment to good management practices to bolster transparency in the day-to-day running of cooperatives.⁶⁵

KAMBE’s leadership, on the other hand, has not succeeded in dispelling the distrust generated by its involvement in local and national politics, despite the opportunity

⁶¹ Parnell (2001).

⁶² UNTFSSE (2020).

⁶³ ILO (2001).

⁶⁴ Parnell (2001).

⁶⁵ ILO (2001).

presented by the organization's strategic positioning at the grassroots. Members typically start out keen to participate, but their enthusiasm dwindles when they realize that the organization's governance structure is compromised and they cannot be sure that any investments they make in the cooperative scheme will be protected. Internal governance gaps are exacerbated by the failure of relevant government authorities to enforce the existing regulatory code. Again, however, the case of FIWON shows that the problems associated with a lack of formal oversight can be countered by good internal governance mechanisms which, in turn, can only be instituted and enforced by a competent leadership structure.⁶⁶

MUPROSI seems to have started out with a high degree of social control and trust among its members; however, this social capital has declined with the proliferation of structural and operational problems within the mutual. Paradoxically, of the three schemes, KAMBE is the one that has managed to secure the highest degree of operational efficiency with its combination of technology deployment and widespread agent activity. However, the effectiveness of the cooperative scheme remains limited, partly because prospective subscribers are deterred by their inability to trust the structure to uphold their interests. This reinforces the observation that enabling trust and a sense of belonging at the structural level is fundamental to achieving success at the operational level.

3.3. The role of education, information and awareness

It may be possible to address some of the problems related to trust with information and awareness-raising programmes targeted at both leaders and members of the case study schemes. A key component of awareness-raising for leaders is the need to build their capacity to engage transparently with formal systems, particularly within the public sector. While the leadership of MUPROSI and FIWON seem to have sufficient capacity in this regard – even though their engagement has not yielded much fruit to date – the leadership of KAMBE requires support. For KAMBE leaders, the transactional approach to engaging with the government that alienates members has become so normalized that a targeted information campaign would be required. Such a campaign would be aimed at acquainting the leaders with the principles of democratic control and joint ownership implied in the cooperative structure and the specific regulatory requirements of the context. Importantly, the campaign would need to demonstrate the benefits of changing the status quo, both to the leaders and the members of the organization. A key aim of this campaign should be to set up a clearer governance structure that gives the SACCO – the cooperative arm of the organization – the level of autonomy it requires to function transparently.

For members, raising awareness of the benefits of participating actively in a competently run cooperative/mutual scheme is essential. This can be even more effective if balanced with explaining the costs of non-participation and of the larger picture of social protection and the factors driving the exclusion of informal workers. None of the three case study schemes has succeeded in keeping members informed and engaged in this way. In FIWON especially, the leadership has a good grasp of

⁶⁶ Parnell (2001).

the rationale for the cooperative and how it fits into the broader narrative of social protection for workers, but it has not been able to communicate this effectively to members. KAMBE and MUPROSI seem to have relatively well-developed grassroots outreach mechanisms, but this has not been sufficient to persuade those who are sceptical of investing – demonstrating that awareness-raising is no substitute for building trust.

3.4. Balancing the financial viability of the cooperative and workers' access to the scheme

All three schemes in the study demonstrate a high degree of flexibility when it comes to setting and enforcing the terms of payment of fees and contributions by members. The inclination of the schemes to increase, rather than decrease, their flexibility in response to the COVID-19 pandemic – in spite of dire financial implications for the collective – is a testament to the commitment among the leadership to making the benefits of membership widely accessible to workers. However, the high levels of flexibility still fall short of the expectations of members (for example, many FIWON members express a preference for competing schemes, partly due to safeguards instituted by the cooperative to maintain liquidity) and the schemes are at constant risk of insolvency due to the low revenues they take in from member contributions. The MUPROSI case provides an extreme example of the threat to long-term viability posed by low fee thresholds; indeed, in that case, the status quo is deemed so unsustainable that executives have proposed a 50 per cent increment to the current fixed monthly contribution of CFA400.⁶⁷

The situation in all three cases underscores the imperative, highlighted by the ILO, of securing “sympathetic” sources of external funding for worker-led cooperatives.⁶⁸ It is evident that KAMBE and MUPROSI have had greater access to such support – especially from the private sector – than has FIWON, even though huge funding gaps remain for both of the former. This support is critical from the standpoint of equity and national solidarity, given that informal workers are among the poorest in the three countries.⁶⁹

3.5. Overcoming administrative barriers to access

As has been highlighted above, KAMBE, with significant support from a strategic private-sector partner, is the scheme that has registered the highest degree of success in lowering administrative barriers to access for its members. The scheme achieved this using a double-edged strategy comprising a large network of agents and accessible, technology-enabled transaction points. This is the kind of reach that FIWON sees itself having if it were to succeed in getting the external support it aspires to. In the meantime, however, the scheme has to make do with a handful of agents spread thinly across its clusters and the digital accounting platform it developed to improve the transparency of transactions.

⁶⁷ This would bring monthly payments to CFA600, or USD1, which is still low in absolute terms.

⁶⁸ Parnell (2001, p.50).

⁶⁹ ILO (2001).

The biggest barriers to access can be found in MUPROSI, where members have had to make contributions in person at the mutual's offices since the dissolution of its itinerant agent system several years ago. This agent system could be revived and a complementary digital platform set up to check fraudulent practices; however, the experiences of KAMBE and FIWON indicate that technological platforms intended to ease access can end up posing a barrier to participation where levels of digital inclusion among members are low. In KAMBE, efforts by the executives to launch an in-house ride hailing app were stymied by the realization that many of the scheme's members do not even have smartphones and do not use digital platforms in everyday life. Similarly, in FIWON, the digital accounting platform referenced earlier is underutilized because many members, especially older women, do not normally transact via the digital channels to which the platform is linked.

The lesson here is that any attempt to lower barriers to access through the use of technology must be complemented by plans to empower workers through digital inclusion initiatives. More importantly, members' experiences in the three schemes point to the need to make a variety of access platforms available so that members can adopt those suited to their circumstances. Substantial investment will be required to make this happen, but – as the case of KAMBE has shown – it can be achieved with the right kind of support.

3.6. Integration of the scheme into a wider programme

All three schemes recognize the need to link up with public and private initiatives if they are to realize their potential; however, they have all fallen short of their aspirations for integration into wider schemes, with negative implications for their reach and effectiveness.

The experiences of FIWON and MUPROSI illustrate what can happen when worker-led schemes fail to link up with larger and better-resourced initiatives – in these cases, public ones – despite their best efforts. The FIWON scheme remains largely detached from the broader social protection landscape, even though the scheme's leaders have long championed advocacy aimed at integrating informal workers into federal and state programmes. Notably, consultations that were expected to lead to the integration of informal workers into the national pension scheme fizzled out. Also, the outcomes of efforts to link the scheme with state health insurance programmes have been less than satisfactory, with the Osun branch not benefiting from any government contributions and the Lagos chapter looking to the private sector effectively to subsidize its integration plan. MUPROSI's position is even more precarious: without a legal foundation to work from, there is no basis for the mutual to link up with any public initiative. The joint advocacy being conducted under the umbrella of CNCMUT has had little success to date, leaving MUPROSI and the other health mutuals at risk of disintegrating.

These cases indicate that it is not necessarily because of a lack of skill or effort on the part of leaders and advocates of worker-led schemes that integration has not occurred to the degree that is required. A fundamental problem seems to be the lack of capacity and/or willingness by state actors to coordinate and regulate the required linkages – a function that the ILO has identified as critical to progress in

the increasingly fragmented and diverse social protection landscapes of the global south.⁷⁰ As will be discussed in a later section, it is vital to forge alternative linkages and support systems for worker-led schemes while advocacy continues for their integration into state frameworks for social protection.

3.7. Monitoring and evaluation

An assessment of monitoring and evaluation capacity assumes that good data (and associated data collection practices) are available. In reality, the three schemes under consideration have had varying degrees of success with data capturing. KAMBE appears to have the least developed documentation system of the three, given the blurriness of the divide between the SACCO and the larger association. FIWON has only just begun to systematize its process for collecting basic membership data, but it keeps good financial records. MUPROSI seems to be the best overall at record keeping, with its ability to track enrolment, member contributions, income and expenditure.

The availability of good data does not, however, automatically translate into high performance: FIWON, for example, seems to have demonstrated greater adaptability and responsiveness to its members' needs with less-than-perfect data than MUPROSI has.⁷¹ Still, all the schemes would benefit from instituting simple but effective monitoring and evaluation practices, as this could promote accountability and make more members confident enough to invest in them. Specialist training will be needed for this. As the ILO notes, the financial transactions involved in mutual schemes imply high levels of complexity⁷² and so the skills required to run them efficiently should not be taken for granted. The need to improve monitoring and evaluation practices should remain a key consideration in attempts to increase the coverage and reach of the respective schemes.

⁷⁰ ILO (2001).

⁷¹ For example, based on feedback from members, FIWON has been able to evolve its collection system to the point where transactions can now be conducted with relative ease and transparency, while MUPROSI still struggles to balance those requirements for its members.

⁷² ILO (2001).

4. Other enablers and disablers of social protection in the case study countries

Beyond the elemental criteria explicated above, the degree of diversity within each scheme and the impact of COVID-19 on the schemes' outlook require consideration.

4.1. Diversity of membership

According to the ILO, a key characteristic of the informal economy that should be factored into the planning of mutual social protection schemes is the “great” diversity of the workers involved.⁷³ Three pertinent dimensions of worker diversity can be observed from our case studies: demographic (in particular, age and gender); occupational; and geographic (within cities where commerce and industry are concentrated, but also between those cities and outlying areas with more agrarian activity⁷⁴).

The case studies show how demographic and occupational diversity – or the lack thereof – are intertwined: all three schemes were initiated by workers in traditionally male-dominated sectors (i.e., transport and construction), and the legacy of those origins persists in the low share of women in the membership and/or leadership ranks. This gender imbalance implies that there is a potential limit on the growth of the schemes, both in terms of the maximum numbers they are able to attract and the range of benefits they are equipped to provide. The schemes illustrate the difficulty of leveraging the diversity inherent in the informal economy for the successful operation of social protection schemes; however, knowledge of the ways in which age, gender and occupational dynamics interact within each scheme can improve performance.

Even though male workers typically earn more than their female counterparts,⁷⁵ the latter work in the informal economy in greater numbers and are more likely than men to save and invest in social protection for themselves and their children.⁷⁶ This is evident in FIWON, where women (as well as older people) are more interested than men in subscribing to health insurance and pension plans. The high risk implied by members of this demographic, with their lower earning power and higher care requirements, would be mitigated if younger men especially were to subscribe to those plans in large numbers. That way, access to social services – particularly health care – could be subsidized for those who need it the most, helping to fulfil the solidarity objective of the scheme. It is worth noting that the relative success recorded by the health insurance scheme in Osun happened in the context of women taking more active roles in leadership and organizing than in the other schemes. The key point to note here is that demographic and occupational factors can combine in different ways and on various levels to enable social protection schemes that are both accessible and viable.

⁷³ ILO (2001).

⁷⁴ ILO (2002).

⁷⁵ Ibid.

⁷⁶ ILO (2001).

The upshot of the above is that as the three schemes look to expand their membership pool, they should do so with a view to increasing demographic and occupational diversity, especially if they want to improve the prospects for incorporating social protection plans into their benefit packages. The importance of having a diverse pool is amplified during economic crises, as has been observed from the fallout from COVID-19 in all three cases. In KAMBE especially, uniformly low wages have historically limited the saving capacity of the boda-boda riders who dominate the scheme, and this, in turn, constrained the capacity of the scheme to help its members cope with the shocks occasioned by the pandemic. KAMBE offers a good illustration of the limitations of non-diverse schemes regardless of membership strength, which in this case seems to have been buoyed by a strong sense of occupational solidarity within the boda-boda sector. While internal solidarity may encourage association between large numbers of workers in the same trade, it may not translate into financial viability for social protection schemes without the opportunities for cross-subsidization enabled by occupational diversity.

With regard to geographical diversity, the majority of members in all three schemes are based in and around key cities within their respective countries. However, there is a substantial pool of informal workers outside of these economic centres, including in agrarian communities, from which the schemes could potentially draw more members.⁷⁷ Achieving this degree of geographical dispersion, however, would require higher levels of coordination than the schemes currently have capacity for. This shortfall is illustrated by the case of MUPROSI, which has seen its geographical coverage shrink within a few years partly due to poor management. KAMBE, despite being limited to Kampala metropolis, has also done a poor job of coordinating the chapters within its highly fragmented structure. Conversely, FIWON has been unable to increase its geographical footprint because it has not found a way to replicate its management model outside of Lagos and Osun. In effect, therefore, any plans to expand the geographical coverage of worker-led schemes need to be backed by provision for the skills and resources that would be required to sustain the growth and decentralization that would likely result.

4.2. The impact of COVID-19

The United Nations has described the pandemic as the worst global crisis since the Second World War.⁷⁸ While the devastation has been felt globally, vulnerable groups, including the nearly 2 billion people in informal employment around the world, are widely recognized as being disproportionately affected by the pandemic and its aftershocks.⁷⁹

Workers involved in the case study schemes – especially KAMBE and FIWON that have a savings orientation – found varying degrees of protection in those schemes, underscoring the importance of having a safety net to fall back on in times of crisis.

⁷⁷ ILO (2002).

⁷⁸ UNTFSSSE (2020).

⁷⁹ Globally, the income of workers in the informal economy was estimated to have dropped by 60 per cent within the first month of the pandemic, given that the restrictive measures deployed in many places disrupted the daily wage cycle that many workers rely on. Deeper income losses, up to 81 per cent, have been projected for developing African and Latin American economies (UNTFSSSE 2020).

This narrative affirms the historical role, dating back over 150 years, that cooperatives and self-help organizations have played in helping affected populations adapt to different kinds of crisis.⁸⁰ The studies also revealed how first-hand experience of the COVID-19 crisis created a heightened awareness of the need for social protection among workers, even if it is not yet clear whether this will translate into higher rates of subscription to the respective schemes. Importantly, we identified the problematic consequences of the schemes' responsiveness to members' needs, threatening, as it does, their survival in the present as well as their longer-term viability. In these respects, the crisis can be said to have both enabled and disabled different aspects of social protection in the case study contexts.

Of further interest is the potential impact of the schemes' pandemic-era experiences on workers' perceptions and expectations of social protection in general. This is important because the problems of poverty, inequality and vulnerability that pre-date the crisis have become even more salient in its wake, rendering action on social protection for informal workers more critical than ever.⁸¹ This is a reality that seems to have been absorbed by the leadership across the three schemes; however, rather than causing them to engage in broader conversations around social protection with their respective governments, they have doubled down on the self-help rationale that informed the cooperative response in the first instance. This stance may have been reinforced by the failure of state actors in each case to go beyond rhetoric and effectively administer relief programmes ostensibly targeted at informal workers and vulnerable groups.

In light of these inadequacies in public systems, the question remains how to structure support for social protection initiatives in the case study countries. While government cooperation is indispensable for scaling up social protection coverage among informal economy workers, the United Nations advocates a continuing role for worker-led schemes, especially if social protection arrangements are to be truly inclusive and sustainable.⁸² This makes the notion of linking up with opportunities for external support more, not less, relevant for the viability of worker-led schemes in the case study countries.

⁸⁰ Parnell (2001).

⁸¹ UNTFSSE (2020).

⁸² Ibid.

5. Broader lessons for worker-led social protection schemes

The analysis above identified factors intrinsic to the case study schemes that have either enhanced or constrained their performance in various respects. We now consider factors in the operating environment that influence these schemes, with a view to enabling more productive linkages between them and key actors in their respective environments. The lessons derive primarily from a synthesis of the case study schemes. Where applicable, they are juxtaposed with learnings from worker-led schemes in other contexts, particularly those identified in a recent study on child-care cooperative schemes in Brazil, India and Guatemala jointly published by the ILO and WIEGO.⁸³ The lessons are intended to inform advocacy around social protection in our study contexts, but also in other contexts with similar operating environments.

5.1. A favourable political and policy context is fundamental for growth

Operating a layer above the micro-level dynamics in our case study schemes are the public policy frameworks within each country that either enable or disable innovation and adaptability to workers' need for social protection. The ILO has identified this as the most important criterion determining the viability of worker-led organizations.⁸⁴ The indispensability of "positive" policy frameworks is perhaps most evident from the case of MUPROSI in Togo, where the survival of worker-led health mutuals in the social protection landscape is threatened by the lack of a legal framework for their operation in the country.

However, even where such frameworks exist, subtle attitudinal biases may render the political context unfavourable to the growth of worker-led schemes.⁸⁵ In Nigeria, for instance, where the government's relationship with the informal sector has been fraught,⁸⁶ FIWON's attempts to recruit the state as a partner in its schemes have repeatedly met with failure. FIWON's proposition to the government has arguably broken down because it would require a departure from the clientelist modes⁸⁷ of worker engagement that state actors in the context have become accustomed to.⁸⁸ This is what has happened with KAMBE in Uganda: amid the general atmosphere of distrust between the government and the boda-boda industry, a section of the latter has been hijacked by narrow political interests, effectively destroying the rationale of solidarity and cooperation underlying the workers' movement. The experiences of all three case study schemes underscore the need to pay attention to aspects of

⁸³ ILO and WIEGO (2018).

⁸⁴ Parnell (2001).

⁸⁵ ILO (2001).

⁸⁶ Nwaka (2005).

⁸⁷ Clientelism is a subversive and transactional form of state-citizen relations in which political actors use material inducements or the fear of punishment to garner electoral support – typically from a narrow group and usually at the expense of the public good (Stokes 2011).

⁸⁸ Meagher (2011).

countries' political/policy environments that might undermine the capacity of worker-led schemes to flourish, irrespective of their individual merits.

5.2. In the absence of policy/political support, worker-led schemes can still make progress

It is apparent from the above description of our case study schemes that they have all been able to facilitate important benefits for their members notwithstanding the hostile policy environments in which they operate. The decision by FIWON executives to venture out on their own after the let-downs they experienced from public (as well as private) actors was what made the establishment of the cooperative possible. The executives speak of the experience in terms of overcoming the “illusions” they had about the prospect of getting government (and private-sector) buy-in and pursuing their objective of empowering their members regardless. The KAMBE case illustrates how even relatively small membership benefits can have a ripple effect on workers' welfare: in the early months of the COVID-19 crisis, some members were able to use the assets previously acquired through the SACCO (i.e., land and motorcycles) as collateral for loans that they needed. More generally, the layer of protection against COVID-19 shocks afforded by membership of FIWON and KAMBE demonstrates the potential that worker-led schemes have to provide a safety net, however thin, for their members in crisis situations.

MUPROSI, for its part, shows how even small mutual health organizations can contribute to filling the gaping hole in health service coverage across Africa and globally.⁸⁹ Indeed, the community-based/mutual health model has been hailed by the United Nations as a plausible means of reducing the deprivations in access to health care worldwide, with well over 3,000 such organizations operating in 76 countries and administering billions of US dollars in health insurance.⁹⁰ MUPROSI's vision has grown to the point that it is now seeking to extend its remit to direct health-care provision with the reference health centre it is building in Lomé. There is a case to be made for encouraging the uptake of this “service provision function”⁹¹ by mutuals, given that they have demonstrated the ability to understand and respond to the realities of informal workers. As exemplified by Togo's continued reliance on outdated codes for social protection, this is in contrast to the position of state actors, many of whom have little experience with responding to challenges on the ground.

5.3. While worker-led schemes can make independent strides, linkages are necessary to increase their reach and impact

Notwithstanding the remarkable self-directed achievements of worker-led schemes within challenging political/policy contexts, these schemes are unlikely to maximise their potential if they do not link up with systems for external support. As the UN Inter-Agency Task Force on Social and Solidarity Economy notes, the most consequential aspects of support are those provided by the state, in terms of

⁸⁹ According to UNTFSSSE (2020), 400 million people around the world lack access to essential health services, and millions more are at constant risk of becoming impoverished by out-of-pocket medical expenses.

⁹⁰ UNTFSSSE (2020).

⁹¹ ILO (2001, p.19).

political/policy commitment and coordination/regulatory oversight. This has been the experience of the workers in our case study schemes. While FIWON has resolved to plough ahead with little to no government support, it is doing so with the awareness that there is no substitute for the kind of political alignment it has tried and failed to foster with state actors. The same is true for KAMBE and MUPROSI, where subversive political strategies and the lack of a functional regulatory framework respectively compromise their long-term prospects.

An associated challenge is that of funding. From the experiences of all three schemes, it is clear that the likelihood of worker-led social protection schemes achieving long-term financial viability on their own is very low – hence the need for the additional resources facilitated by linkages to external systems. This inference is borne out by experiences from other contexts. For example, the ILO/WIEGO study on child-care cooperatives shows how those schemes, now widely regarded as success stories, would not be viable without long-running financial and material support from government actors.⁹² Even among our case study schemes, we see how the modicum of government support available to KAMBE and the Osun chapter of FIWON seems to have put them in a slightly better position than the others. All these examples highlight the need for patient investment in worker-led schemes, especially in the earlier phases when the foundations for stability and growth are being laid.

5.4. Public funding in the study contexts is limited and may remain so for some time

Having delineated the role that public funding ought to play in making social protection available to informal workers, it is important to emphasize that the prospect of our case study schemes accessing such funding is very dim. This crucial point needs to be considered by non-state actors planning and advocating for social protection at the local, national and global levels.

The idea of channelling public funds to support worker-led initiatives is not new for the governments involved: both KAMBE and FIWON were encouraged by state actors to form cooperatives as a precondition for accessing state resources, including funding that had ostensibly been earmarked for informal sector support. That this support did not materialize suggests that there are barriers to its actualization that need to be carefully considered. One such barrier appears to be real constraints on the budgets of those governments that make it difficult for them to allocate ample resources to worker-led schemes. This is certainly the case in Togo, where the state-run National Health Insurance Institute (INAM), despite only catering to a small fraction of the population, has operated at a deficit since it was established in 2011.

The aforementioned child-care cooperative in Brazil illustrates how integrating worker-led schemes into local government budgets can facilitate equitable access to benefits for members. In this example, the outcome followed a drawn-out process of negotiation involving worker-led organizations, advocacy groups and local government authorities.

⁹² ILO and WIEGO (2018). On the Indian scheme, run by the Self-Employed Women's Association, informal workers only pay a fraction (17 per cent) of the cost of child care, and the rest is covered by funding from the local government, donors and SEWA itself.

The local government had an existing child-care scheme that the cooperative ultimately linked up with, indicating that there was already a degree of public commitment and capacity for providing that service in that context. Therefore, care should be taken when considering the significance of this example for other contexts, as they may not be able to recreate the conditions that enabled a favourable outcome in Brazil.

5.5. Under specific conditions, the private sector can help to fill funding gaps

Private sector contributions can help to further the economic empowerment and social protection goals of worker-led schemes; however, it would appear from our case studies that this happens most effectively under “business unusual” conditions. This lesson is perhaps best illustrated by the ongoing collaboration between KAMBE SACCO and its key strategic partner, Centenary Bank. As was highlighted earlier, the SACCO has a standing arrangement with the bank to finance motorcycle acquisition for its members.⁹³ The size of this operation has more than tripled – from 200 motorcycle loans per month to nearly 700 – in less than five years. This growth is indicative of a commitment to the cause on the part of the bank, which regards the motorcycle scheme as its “key microfinance initiative”.⁹⁴ It is also reflective of the low interest rates charged by the bank on motorcycle loans, compared with those of regular commercial entities – including a few that were ostensibly set up to disrupt the status quo in the boda-boda industry. A notable example is a lease-to-own initiative that does not demand collateral upfront and collects only half of the initial deposit required by Centenary Bank. However, exceptionally high leasing costs mean that the final cost for subscribers is nearly twice the original price of the motorcycles, forcing many of them to exit the scheme before the end of the two-year lease period.

It is worth considering whether the long-term commitment of Centenary Bank and the apparent alignment of its interests with those of KAMBE are a consequence of the bank’s roots in rural development financing. This would be in line with the ILO’s observation that “specialist” institutions (including agricultural banks and loan intermediaries) in Europe and the United States were responsible for much of the growth recorded by successful worker cooperatives in those contexts.⁹⁵ That may be the case, but our study schemes also indicate that such arrangements need to result in win-win scenarios for all parties involved if they are to be sustainable. Centenary Bank, besides having a commitment to support KAMBE’s empowerment goals, also saw partnership with the SACCO as an opportunity to grow its microfinance business. Accordingly, the bank uses its access to the KAMBE platform to advertise and sell other products to members – as do the other private companies that support the SACCO.

Apart from Centenary Bank, the private companies that support KAMBE are all within the transport industry, in much the same way that MUPROSI’s private sector backers all work in the construction industry. Contrasting these examples with the

⁹³ The bank has since expanded its motorcycle financing scheme to other SACCOs and boda-boda associations that meet its requirements for good governance and financial management, though these appear to be loosely enforced.

⁹⁴ Direct quote from interview with Centenary Bank staff.

⁹⁵ Parnell (2001).

case of FIWON, which has tried and failed to garner private sector support to date, it would appear that worker-led schemes positioned within a specific industry are well-placed to attract support from formal private actors who perhaps more readily see the returns that will accrue to them from such partnerships. Further, it is interesting to see that those industry actors have established linkages with KAMBE SACCO and MUPROSI through their parent associations (KAMBE and FTBC-Togo respectively), rather than directly with the cooperative or mutual. This is an observation worth noting for worker associations like FIWON that are looking to secure independent funding for their economic empowerment and social protection schemes.

However, it is important to recognize that private sector linkages are not a panacea for the gaps in informal worker protection. Their primary concern with the bottom line means that private sector actors are likely to limit their intervention when they get into dire financial straits, as we saw with the withdrawal of private contractors from their commitment to fund construction of MUPROSI's reference health centre in the wake of the COVID-19-induced economic downturn. Limitations exist even where non-traditional market actors like Centenary Bank are involved. Many KAMBE members still find the equity required by the bank hard to come by, for instance, leading some of them to take out loans from other sources for the purpose – only to end up further mired in debt. These outcomes are perhaps inevitable given the low earning power and high degree of vulnerability that characterize informal workers in the study contexts. In the absence of substantive government support, it is incumbent on development-oriented actors to step in and alleviate the burden that falls on these workers from market-driven initiatives.

5.6. Where public and/or private sector funding is limited, donor support can make a difference

The worker-led schemes in our study have had sufficient experience with public and private sector support (or the lack of it) to recognize the limitations of such support and have been seeking alternatives. FIWON executives, for instance, have come to terms with self-organizing as the route to empowering informal workers in the Nigerian context, at least for the time being. They are considering a model whereby, with donor support, the cooperative establishes its own mutual fund through which it provides insurance directly to its members – essentially rendering the kind of direct service that MUPROSI does. The validity of this thinking appears to be borne out by the experience of MUPROSI, which was set up with donor funding obtained via FTBC-Togo, its parent association. It is also instructive that the SEWA-affiliated child-care cooperative in the ILO/WIEGO study was established with seed funding from donors. Indeed, a common thread that runs through the three cooperatives described in the report – in India, Brazil and Guatemala – is that they all received grants and in-kind support from private and institutional donors.

However, as the MUPROSI example shows, access to donor support in itself is not sufficient for success. While donor support to the mutual has not been consistent, what little gain was realized from the support received – both in setting up the scheme and later through programme support from World Social Movements (WSM) – has been eroded over time. In a telling example, software provided to the mutual as part of WSM's intervention became redundant because no one was trained in its use, and the hardware on which it was installed eventually crashed with no prospect of being repaired. The lesson here is that both worker-led schemes and donors need to be

deliberate about domesticating any support that is made available to the former, so that the impact can be sustained locally. A key component is building the technical capacity of scheme members in addition to providing them with financial and material support.

5.7. Capacity building is required to sustain the gains from external support

For worker-led schemes to attract and sustain support from donors and other prospective funders, it is important that they demonstrate skills that attest to their credibility and capacity. The ILO identifies three broad skill sets that cooperative schemes need to function effectively and profitably: business; technical (including both cooperative and sector-specific management skills); and governance.^{96,97} In the area of governance, attention has been drawn to the need to promote capacity building at all levels of a given cooperative scheme, so that managers and members alike understand their roles in maintaining democratic governance of the scheme.⁹⁸ This is especially relevant in our case study contexts, where disparities in baseline levels of empowerment between cooperative leaders and members can make capacity development initiatives for the former seem more cost-effective. One way to combine the objectives of cost effectiveness and capacity building across the board is to adopt a train-the-trainer model in which leaders who undergo training on the principles of cooperative governance are required to devolve the training to their members. This will foster the transparency and accountability needed to inspire trust within individual schemes, as well as between them and external actors.

All three schemes in our study have apparent gaps in capacity that need to be filled if they are to function more effectively. The FIWON cooperative scheme has been unable to expand beyond Lagos and Osun states because the level of know-how required to replicate its reasonably robust governance model is higher than many other state chapters have capacity for. The poor governance practices in KAMBE stem partly from legal requirements for the association to register as a SACCO without corresponding training on how the scheme should be governed and managed. And MUPROSI's performance has so far fallen short of the high management standards for health mutuals stipulated by the ILO.⁹⁹ Combining capacity building with financial and material support to these schemes would help them to maximize their resources. The success recorded in other contexts using this approach – as exemplified by the worker-led child-care schemes described above – shows that it can be done.

5.8. Worker-led schemes may not be a substitute for universal social protection, but they can play a key role in its realization

In light of the myriad challenges that worker-led social protection schemes face, it seems reasonable to ask whether continuing to advocate for them is indeed the

⁹⁶ Parnell (2001).

⁹⁷ ILO and WIEGO (2018).

⁹⁸ Parnell (2001).

⁹⁹ ILO (2001).

most productive route to achieving the goal of social protection for informal workers, or whether that cause might be more fruitfully advanced by redirecting available resources toward supporting advocacy for publicly funded universal schemes. The evidence from these case studies and elsewhere indicate that the strategies are not mutually exclusive; indeed, they can be complementary. The establishment of universal social protection regimes, which would amount to a long-term undertaking in our study contexts, can be bolstered by short and medium-term initiatives to strengthen worker-led schemes. This is consistent with the argument that these self-help schemes, while relevant and responsive to local realities, should not absolve governments of the responsibility to safeguard the welfare of all their citizens.¹⁰⁰

From the experiences of the child-care cooperatives in the ILO/WIEGO study, it is apparent that a critical element influencing the ability of informal worker associations to engage with state structures in mutually reinforcing ways is how much voice – and, consequently, collective bargaining power – they have.¹⁰¹ This element of voice appears to be lacking in all three of our case study schemes. For FIWON and KAMBE, engagement with state structures has been largely superficial, with underwhelming results – as with the Nigerian government’s failure to implement FIWON’s proposals in its review of the national pension scheme and the penchant of Kampala city authorities for perfunctory consultations with KAMBE members, with no regard for how the outcomes might be incorporated into transport planning processes. The starting point for MUPROSI in Togo is even lower, given that it does not have a legal basis for engaging with formal state structures.

The crucial point to note here is that progress can be made regardless of where worker-led schemes currently stand. Advocates of worker rights can focus on helping those schemes develop strategic thinking regarding how they fit within the broader landscape of social protection and how their position can be advanced. More practically, training and support can be provided to the leaders of such schemes on how to identify potential allies within government structures and negotiate favourable arrangements for their members within the limits of those structures.

The trajectory of the child-care cooperatives described in the ILO/WIEGO study illustrates the incremental and iterative nature of the progress that advocates of universal social protection can expect to make in our study contexts. Relatively small strides made with the support of external actors helped to burnish the reputation of those cooperatives and this increased clout, in turn, positioned them to push for greater representation in policy making and eventual integration into existing public schemes. Overall, the conversation around social protection needs to be framed in more inclusive terms, with governments recognizing that informal workers bring valuable experience and expertise to the table. Governments need to create space for this conversation to start now, if mutually-held expectations of social protection for all are to be realized.

¹⁰⁰ See UNTFFSE (2020).

¹⁰¹ ILO/WIEGO (2018).

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ABOUT STREETNET INTERNATIONAL

StreetNet International is an alliance of street vendors. It was launched in Durban, South Africa, in November 2002. Membership-based organizations (unions, co-operatives or associations) directly organizing street vendors, market vendors and/or hawkers among their members, are entitled to affiliate to StreetNet International. The aim of StreetNet is to promote the exchange of information and ideas on critical issues facing street vendors, market vendors and hawkers (i.e., mobile vendors) and on practical organizing and advocacy strategies. Visit <http://streetnet.org.za/>



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.