

An Analysis of the Provision of Social Protection for Informal Sector Workers

Moammad Shajan Siraj

Student Department of Peace, Conflict and Human Rights Studies, Bangladesh University of Professional

Master of Public Health, University of Creative and Technology, Chittagong, Bangladesh, Master of Economics, University of Chittagong, Bangladesh

Humanitarian Aid Worker, Working in the Rohingya Refugee Response, Cox's Bazar, Bangladesh
Email: [shajancu\[at\]gmail.com](mailto:shajancu[at]gmail.com)

Abstract: *This article delves into the notion of social protection and its significance in ensuring the well-being and economic stability of individuals employed in marginalized and informal sectors. This study utilizes secondary data analysis to examine the status of social protection measures for informal workers, leveraging reliable data sources. Descriptive data analysis is employed to determine the findings. The statement underscores the imperative of expanding social protection initiatives to encompass individuals employed in the informal sector, who currently face exclusion from conventional social security frameworks. The article presents a comprehensive examination of social protection systems on a global scale, emphasizing the disparities in welfare benefits and the existence of coverage gaps across various regions. This study investigates the social protection programmes and policies that specifically target workers in the informal sector across different regions, encompassing Asia, Africa, Latin America, Europe, and the Middle East. The article additionally examines the social protection initiatives targeting informal sector workers in Bangladesh, emphasizing the National Social Security Strategy of the country and the various programmes currently in place to cater to different demographic groups. The article ultimately presents significant discoveries pertaining to social protection for individuals engaged in the informal sector, including the absence of legal protections, difficulties in obtaining healthcare and social services, and the imperative of expanding coverage within social security frameworks. The text concludes by providing recommendations aimed at addressing the aforementioned challenges and enhancing social protection measures for individuals employed in the informal sector. These recommendations underscore the significance of fostering inclusive economic growth and diminishing inequality.*

Keyword: Social protection; Informal Sector worker; Human Security; Economic Security;

1. Introduction

Social protection is an important component of economic security as dimension of human security. Social protection refers to a set of policies, programs, and initiatives implemented by government and non-government to safeguard the lives and livelihoods of people, especially those who are marginalized or at risk. Its goal is to prevent people from living in poverty, inequality, and social exclusion by guaranteeing that they have access to basic resources.

According to the Asian Development Bank, social protection covers a set of policies and programs that aim to mitigate poverty and vulnerability by facilitating efficient labor markets, reducing individuals' exposure to risks, and augmenting their economic and social security^[1].

As social protection is human rights, and it is designed with the aim of preventing and reducing poverty and vulnerability at every stage of life. Benefits for children and families, maternity leave, job loss, workplace accidents, illness, old age, person with disabilities and survivor benefits are all included under social protection, in addition to health insurance. Social protection systems combine contributory programs (social insurance) with non-contributory tax financed benefits, such as social assistance, to handle all these policy areas^[3].

Globally a significant number of the global workforce operates in the unofficial or "informal" economy and thus lacks access to traditional social security systems, social protection for the informal sector is an essential component of social policy. Workers in the informal sector are often those who are self-employed, perform casual work, or are otherwise involved in economic activities that are either not formalized or not protected by law^[2].

ILO define the informal economy is that the term "informal economy" refers to "all economic activities by workers and economic units that are – in law or in practice – not covered or insufficiently covered by formal arrangements." Daily workers, housekeepers, undocumented citizens, and seasonal and temporary employees are all examples of those who may be found in the informal jobs sector^[4,5].

Globally, the informal economy accounts for more than 60% (61% ILO) of all jobs. New data from the International Labour Organization (ILO) reveals that 2 billion individuals worldwide engage in some type of informal employment. The vast majority do not have access to adequate social services, labour rights, or safe working environments^[5].

Social protection for the informal sector workers sector is important for making people less vulnerable, getting rid of poverty, supporting inclusive development, boosting social cohesion, increasing productivity, and making sure that human rights and social justice are respected. By taking care of the needs and problems of informal workers, social

security measures can help make society fairer and more long - lasting.

The main objective of the study is to examine how well current social protection programs are serving workers in the informal economy.

Study Design: Materials and Method:

The study design employed in this research investigation is described below.

This study employs secondary data analysis to investigate the situation of social protection measures for informal workers, utilizing reliable data sources and descriptive data analysis to find out the results.

Data Source:

The study identified and utilized specific secondary data sources pertaining to social protection and Informal Sector Workers from academic databases, government surveys, or reputable research repositories. The selection was justified based on its relevance, reliability, and availability.

Inclusion Criteria:

The inclusion criteria for the selection process encompassed studies or datasets that were deemed relevant to the topic of social protection and informal sector workers.

Extraction of Data:

The necessary information regarding social protection and informal sector workers was extracted from selected studies or datasets. The data encompassed various regions, including Asia (specifically Bangladesh), Europe, the Middle East, Latin America, and Africa.

2. Discussion

Overview of social protection and Informal Worker

Social protection:

The international human rights accords recognize the significance of social protection and strive to uphold it. Article 22 of the Declaration of Human Rights, which was adopted in 1948 and is considered to be a landmark document in this field, declares that "Everyone, as a member of society, has the right to social security." Article 9 of the International Covenant on Economic, Social, and Cultural Rights from 1966 likewise highlights "the right of everyone to social security, including the right to social insurance." These sections emphasize how important it is to have access to social protection as a fundamental human right^[6].

Social protection systems are fundamental not only in reducing poverty but also in preventing that person fall (back) into poverty across the life cycle^[7]

Every worker, regardless of their employment status, is entitled to social protection as a fundamental right. Informal workers have equal rights as formal workers to ensure they have safe and healthy working conditions, as well as access to social protection programs. It is crucial to design such schemes in a manner that maximizes their coverage and reaches as many workers as possible.

The following social security guarantees should be included in national social protection floors if they are to be considered adequate, as defined at the national level:

- 1) Availability of primary medical care, which must include obstetrical services.
- 2) The guarantee of a minimum income for children, in addition to providing them with access to food, education, medical attention, and any other essential goods and services.
- 3) A guaranteed minimum income for those of working age who are unable to earn an adequate living due to circumstances such as unemployment, pregnancy, illness, or disability.
- 4) Guaranteed minimum income for those who are retired^[8].

Presently, just 47% of the world's population receives at least one social protection advantage, while 53%, or 4.1 billion people, have no financial security due to their national social protection system. There are substantial variations in welfare benefits from one location to another. The biggest percentage coverage in Europe and Central Asia, 84% of individual has received minimum one social protection benefits. The Americas are also higher than the worldwide average with 64.3%. There are significant coverage gaps in Africa (17.4%), the Arab States (40%) and Asia and the Pacific (44%).

The amount of money the government spends on social protection also varies greatly. The average country spends 12.8% of its gross domestic product (GDP) on social security, except health care, although high - income nations spend 16.4% of their GDP on social protection, compared to low - income nations' 1.1%^[10].

Organization for Economic Co - operation and Development OECD nations' welfare states vary significantly in size from one another. France has the largest public social spending at just over 30% of GDP. On the other hand, more than a quarter of the gross domestic product in the countries of Austria, Sweden, Finland, Italy, Germany, Norway, Belgium and Denmark is devoted to the funding of public social support. In contrast, public social spending makes up less than 15% of GDP in nations like Chile, Colombia, Costa Rica, Ireland, Korea, Mexico, and Turkey^[11].

Informal Worker:

Those in the workforce who do not have access to the social security and labour laws that come with official employment are considered informal laborers.

According to the International Labor Organization (1993, 2003), the following jobs can be found in the informal economy:

People who are salaried or self - employed and work in informal enterprises.

People who are engaged in formal enterprises but are not protected by social security programs.

Domestic worker who are not covered by social protection programs include:

In the formal sector, they can be found in both registered and unregistered businesses as well as in homes. Informal workers make up much of the workforce worldwide, accounting for 61 percent of all employment worldwide and 90 percent of all employment in low - income nations. In low - income nations, where it makes up 72% of all informal employment, self - employment is more common than in middle - income countries, where it accounts for about 50% of all employment^[9, 13].

Employment in the unofficial economy can be discovered not only in informal economic entities (the informal sector), but also in the formal sector and in families. There are approximately 65.8 percent of people working in informal sector enterprises, 8.4 percent working in formal sector enterprises, and 4.4 percent working in households, out of the total 78.6 percent of employment that is informal in the ASEAN area^[14].

The vast majority of people who are employed in unofficial capacities do so in the agricultural sector, which accounts for 44% of the total workforce. After this comes the sector of services, which is responsible for the employment of 37% of workers, and then comes the industry sector, which is responsible for the employment of 19% of people. In accordance with the ILO report of 2017, informal employment is more widespread in rural areas compared to urban areas, where a significant proportion of individuals living in poverty and experiencing a lack of decent work opportunities can be found. This trend is similar to the prevalence of agriculture in these regions^[16].

The social protection programs and policies targeted informal sector workers in the region.

1) Asia

- a) In India, the Mahatma Gandhi National Rural Employment Guarantee Act (MGNREGA) ensures that rural households, including those in the informal sector, receive a minimum of 100 days of wage employment. The programme offers financial assistance and facilitates equitable economic development^[17].
- b) The Universal Coverage Scheme (UCS) in Thailand offers healthcare services to all Thai citizens, encompassing even those who work in informal sectors^[18].
- c) Bangladesh, the Vulnerable Group Development (VGD) programme has been implemented to mitigate poverty and improve social protection among vulnerable groups, such as informal sector workers. This programme offers cash transfers, food support, and skills training to its beneficiaries^[19].
- d) Japan, the National Pension Scheme is inclusive of all inhabitants, encompassing those who work in the informal sector, and offers them retirement benefits^[20].
- e) Indonesia: The JaminanKesehatan Nasional (JKN) program of Indonesia provides health insurance coverage to both formal and informal sector employees in a comparable manner^[23].

2) Africa:

- a) In South Africa, the Unemployment Insurance Fund (UIF) offers provisional financial assistance to jobless

individuals, encompassing those employed in the informal economy.

- b) Kenya: The InuaJamii programme in Kenya offers monetary assistance to individuals who are considered vulnerable, such as those who work in the informal sector, with the aim of alleviating poverty and enhancing their overall welfare^[24, 25].
- c) Ghana and Rwanda: Illustrative instances comprise Ghana's National Health Insurance Scheme (NHIS) and Rwanda's Community - Based Health Insurance (CBHI) program. Social Health Insurance: Several African nations have instituted social health insurance programs that specifically aim to cover individuals employed in the informal sector^[26, 27].

3) In Latin America:

- a) Brazil, the BolsaFamilia initiative offers conditional cash transfers to low - income households, including those employed in the informal sector, with the aim of reducing poverty and enhancing access to education and healthcare.
- b) In Mexico, the Seguro Popular initiative provides health insurance coverage to individuals employed in the informal sector and their dependents, thereby guaranteeing their ability to avail healthcare services^[28, 29].

4) In North America:

- a) The United States: The Patient Protection and Affordable treatment Act (ACA) increased access to medical treatment, including the expansion of Medicaid, which is beneficial to persons with low incomes, including workers in the informal sector who may not have access to employer - sponsored health insurance^[30, 31].

5) Europe:

- a) Germany The Mini - Job programme offers low - income workers, including those employed in the informal sector, tax rebates and a reduction in the amount of social security contributions they are required to pay in order to both stimulate formalisation and provide some level of social protection.
- b) United Kingdom: The Universal Credit system combines numerous different benefits into a single payment, making it easier for people with low incomes, especially employees in the informal sector, to get financial assistance^[32, 33].

6) Middle East:

- a) Jordan: The Social Security Corporation offers coverage for informal sector workers, affording them benefits such as healthcare, disability coverage, and retirement pensions.
- b) Lebanon: The National Insurance and Social Security Authority provides coverage for formal sector workers.
- c) Egypt: The Takaful and Karama programme provides cash transfers to needy families in order to reduce poverty and increase social protection. This programme also includes workers in the informal sector^[34].

Social protection for informal worker in Bangladesh:

Article 15 (d) of the National Constitution (1972) of Bangladesh incorporates the guarantee of social security.

The National Social Security Strategy (2015) and its corresponding Action Plan (2018) emphasise the significance of implementing a National Social Insurance Scheme. This scheme aims to provide to the needs of formal economy workers in case of various circumstances such as illness, maternity leave, retirement, occupational injury, or unemployment.

Over time, Bangladesh has established a robust framework for social security as a fundamental approach to addressing the need, vulnerability, and exclusion. Bangladesh considered a total of 119 programmes (though ILO report it's 114) being administered across 25 Ministries. The government of Bangladesh took the initiative to begin the process of formulating a comprehensive National Social Security Strategy with the purpose of combining and merging already existing programs in order to improve both their effectiveness and their outcomes. In 2015, the Cabinet decided to go ahead and give its blessing to the previously described strategy.

The allocation for Social Security in the fiscal year 2022 - 23 amounts to 113, 576 Crore Taka, which is equivalent to 2.55% of the GDP and 16.75% of the total budget.

The topics of interest include pension schemes for retired government employees and their dependents, provision of old age allowances, development of rural infrastructure, and implementation of vulnerable group feeding programs. The provision of honorarium to the freedom fighters^[35].

Approximately 52 million individuals, comprising 13 million residing in urban regions and 39 million inhabiting rural areas, are engaged in informal economic pursuits. These activities are responsible for contributing in excess of 40 percent towards the nation's gross domestic product. According to recent statistics, a significant proportion of the population, precisely 30%, is categorized as 'vulnerable,' implying that they are susceptible to plunging into poverty if their earnings fall below the threshold of \$2.10 per day^[37].

National Social Security Strategy (NSSS): The country of Bangladesh has formulated a comprehensive National Social Security Strategy to extend social protection to all its inhabitants, including those employed in the informal sector. The strategy prioritizes the augmentation of social security coverage via diverse programs and schemes. The implementation of universal social pension schemes and targeted programs for vulnerable groups, such as the elderly, disabled, and widows, has been proposed as a potential solution^[38].

Old Age Allowance: The Government of Bangladesh has implemented an Old Age Allowance program that provides a monthly cash transfer to citizens aged 60 and above. The objective of this program is to assist elderly individuals, including those who are part of the informal sector, to promote their financial stability and overall welfare^[39].

Maternity Allowance: The government of Bangladesh has instituted a Maternity Allowance initiative aimed at extending monetary assistance to expectant mothers and those who are already mothers and employed in the informal

sector. The program provides monetary assistance to pregnant women and new mothers to facilitate their access to essential healthcare and nutrition^[40].

Microfinance and Microcredit Programs: Microfinance initiatives have been instrumental in extending financial services to informal sector workers in Bangladesh. These services include small loans and savings options. The informal sector has been able to benefit from financial inclusion through the aid of programs such as Grameen Bank and BRAC, which have facilitated the initiation or expansion of personal businesses^[41, 42].

The lifecycle concept, which includes pregnancy and the early years of childhood, school age, youth, working age, and old age, has been incorporated into Bangladesh's National Social Security Strategy in order to ensure that social protection is provided to all areas of the country.

Youth

Risk assessment: insufficient ability Unemployment Lack of training Access Alienation

The SP Bangladesh's provision is zero percent.

Although there isn't a specific plan for youth, they are nonetheless deemed to be of working age.

Workplace Age

Risk assessment: In the absence of any initiative or support for the working age group, there is a risk of rising unemployment and underemployment, debt, dowry, childcare issues for working women, gender discrimination, and domestic violence.

The 13.36% provision in the SP for Bangladesh

This is a substantial plan.

- Allowances for Widowed, Divorced and separated Women,
- Economic Empowerment of the Poor (EEP),
- One Household One Farm,
- Food Assistance for the Chittagong Hill Tracts,
- Vulnerable Group Development,
- Food for Work,
- Social Development Foundation,
- Rural Employment and Road Maintenance Programme,
- Ashrayan - 2 Project

The category could be separated into two primary types in accordance with policy: workfare schemes and programs for women. During the tough times, these programs will aid in generating income prospects in rural areas.

Old Age; Risk analysis:

Without any action to help the elderly, there will be an increase in frailty.

Lack of family support, discrimination in the workforce, inability to work, and access to financing.

Construction of homes for landless and underprivileged freedom fighters; an honorarium for insolvent freedom; a pension for retired government employees and their families; and an old age allowance are among the provisions of the SP Bangladesh that benefit beneficiaries.

Disability:

The allowance for the financially insolvent disabled is included in SP Bangladesh - 0.37% (Beneficiaries).

An analysis of social protection programme for the informal sector in the region.

The Asian Continent

a) Bangladesh (Vulnerable Group Development, or VGD):

- One of the program's strengths is that it helps vulnerable populations, such as employees in the informal sector, by addressing their immediate needs and fostering an increase in their standard of living by providing skills training, cash transfers, and food assistance.
- The limitation of the program's scope and reach is limited, and there may be difficulties in properly identifying and addressing the most vulnerable people. Additionally, there may be difficulty in determining who exactly falls into each category.

b) Japan:

- The strength of the scheme's is that it guarantees social security coverage for all inhabitants, including employees of informal sector businesses, and provides pension benefits for those people when they reach retirement age.
- The main limitation is contribution requirements and eligibility criteria may exclude some informal sector workers who may have difficulties making continuous contributions to the pension scheme. This is because these individuals may experience difficulty meeting the contribution standards on a regular basis.

c) Singapore

- Strengths: The Workfare Income Supplement in Singapore provides cash support and wage supplementation to low - income workers, especially those in the informal sector. This helps to promote economic stability and encourages people to work [22].
- Limitation: The programme primarily targets those with low incomes, and it may not sufficiently address the special needs and vulnerabilities of informal sector employees in terms of labour rights and social protection. Additionally, the program's primary target audience is low - income individuals.

Africa

a) Kenya (InuaJamii):

- One of the program's strengths is that it provides cash transfers to people who are disadvantaged, particularly workers in the informal sector. These transfers are intended to combat poverty and improve social protection.
- Limitation: The amount of cash transfers may be relatively modest, and the programme may encounter issues in efficiently reaching all eligible users due to limited resources and administrative capacity. In

addition, the programme may experience challenges in obtaining adequate funding.

b) South Africa

UIF stands for the Unemployment Insurance Fund of South Africa.

- One of the UIF's strengths is that it offers people who lose their jobs, particularly those who were working in the informal sector, a temporary income assistance programme that assists them in coping with short - term economic shocks.
- Limitation: The UIF's coverage for workers in the informal sector may be limited, and there may be difficulties in ensuring effective implementation and reaching all eligible individuals. Additionally, there may be difficulty in determining who is qualified for coverage.

c) Ghana (LEAP, or the Livelihood Empowerment Against Poverty programme):

- One of the program's strengths is that it provides cash transfers to extremely low - income households, which can include workers in the informal sector. This helps to reduce poverty and improve social protection.
- Limitation: The program's coverage may be limited, and there may be issues in precisely identifying the most disadvantaged households and ensuring the sustainability of cash transfer amounts. Additionally, there may be challenges in ensuring that cash transfer amounts will not decrease over time.

Latin America:

a) Brazil (BolsaFamilia):

- Bolsa Fam distributes conditional cash transfers to low - income families, including employees in the informal sector, with the goals of enhancing access to education and healthcare and reducing poverty. This program's strengths are outlined below.
- Limitation: The program's conditionalities may present obstacles for those who are eligible to receive assistance, and there may be issues in ensuring proper targeting and avoiding potential misuse of the programme.

b) Mexico (Seguro Popular):

- Strengths: Seguro Popular provides access to healthcare services and provides health insurance coverage to informal workers and their families.
- Limitation: The programme may have problems in terms of the quality and coverage of healthcare services, and there may be difficulties in efficiently reaching out to groups that are geographically isolated or marginalized. These are both potential drawbacks.

Key Findings:

- 1) Variation in Measures There is regional variation in the social protection measures in place for workers in the informal economy. A variety of programmes and policies, tailored specifically to the need of those employed in the informal sector, have been put into place in each region.
- 2) Access to Social Security: Workers in the informal economy encounter difficulties in gaining coverage under social security programmes in every part of the

world. Many people who work in the informal economy are still not covered by conventional social protection systems, which leaves them exposed to fluctuations in their income and inadequate protection.

- 3) Adequate protection against loss of income is one of the most common challenges that workers in the informal sector around the world confront. They struggle to maintain a good quality of living as a result of low salaries, unstable income, and inconsistent income levels.
- 4) Lack of Legal safeguards Workers in the informal sector frequently do not have access to legal safeguards such as employment contracts, labour rights, and protection against exploitation. Because there are no legal protections in place for them, they are susceptible to having harsh working conditions and having little options for seeking justice.
- 5) Access to Healthcare and Social Services Workers in the informal economy in all areas of the country experience challenges in gaining access to healthcare and social services since they do not hold formal employment or other benefits that come along with such labour. Because of this, they have reduced access to necessary services and support.

3. Recommendation

The following recommendations are ones that could be taken into consideration with the goal of addressing these difficulties and improving social protection for workers in the informal sector:

- 1) Increase the Number of People Covered by Social Security Governments should work towards increasing the number of people covered by social security to include workers in the informal sector. This will ensure that these workers have access to benefits such as healthcare, pensions, and income assistance.
- 2) Strengthen Legal Protections: Enhance legal frameworks to protect the rights of informal sector workers. This includes providing fair working conditions, access to social benefits, and channels for seeking justice in the event that labour exploitation occurs.
- 3) Strengthen Existing Income Support Programmes Put in place income support programmes that have been developed expressly for workers in the informal sector to serve as a safety net during periods of income fluctuation and to ensure that appropriate salaries are paid.
- 4) Promote Financial Inclusion: Make it easier for people to gain access to formal financial services like savings accounts, microloans, and insurance in order to assist employees in the informal economy in better managing their incomes and establishing a foundation for long-term financial stability.

4. Conclusion

To summarize, supporting workers in the informal economy with some sort of social security is an essential component of any all-encompassing development plan. It symbolizes a dedication to preserving the health and dignity of all individuals, irrespective of their job position, in order to

fulfill its purpose. Societies have the potential to support inclusive growth, reduce inequality, and make progress toward a future that is more equitable and sustainable if they make investments in social protection.

5. Limitations

This study acknowledges potential limitations, including the reliance on existing data, the heterogeneity among the included studies, and the limitations of the original data sources.

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