Introduction

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Social protection policies and instruments have gained increasing attention amongst many developing countries and donors since the late 1980s. This is to such a degree that the social protection agenda is now commonly highlighted by development actors and governments alike as the preferred solution to issues of poverty in the Global South (Deacon, 2007; Hickey & Seekings, 2017; Hickey et al., 2020). In Sub-Saharan Africa (SSA), the last decade has witnessed an expansion of social protection schemes such as cash transfers, health insurance, and pensions. However, apart from a few exceptions (Niño-Zarazúa et al., 2012; Hickey et al., 2020), SSA remains largely absent in the growing body of literature on social protection.

The expansion of formal social protection in SSA happens in a context where informal labour markets constitute the norm and where most workers live uncertain, precarious livelihoods with very limited access to official social protection. Dominant ideas about measures like health insurance and pensions or representation and voice have commonly been based on notions that the attainment of such social protection is linked to institutions and workers associated with formal sector employment (du Toit & Neve, 2014). Given that this has left most of the world's workers (who are found in the informal economy) without formal social protection, recent years have seen an opening space for providing informal workers access to social protection schemes. Nonetheless, for a variety of reasons, most current social protection efforts are still largely beyond the reach of informal workers.

At the same time, a myriad of cases exists of informal workers forming collective initiatives, as a means of gaining better representation or for claiming rights to, or providing alternative forms of, social protection. Examples include informal micro-traders in Tanzania lobbying for inclusion of their collective associations in the national health insurance scheme; daladala¹ driver associations pooling resources to buy vehicles to use in times of unemployment or construction worker associations in Kenya providing welfare, training, and jobs for members.

The dominant social protection agenda and the literature on social protection come with an almost exclusive focus on donor and state programmes. Nonetheless, the coverage of the majority of these formal programmes is limited to small parts of the populations and in no way stands measure to the needs. In these circumstances, people elaborate other means of protection and cushioning against

risks and vulnerabilities through extended family ties and, importantly, through different forms of collective self-organizing. These latter collective, informal, bottom-up forms of social protection are notably absent from social protection discussions (for a rare exception, see Awortwi & Walter-Drop, 2018), and little is known about the extent or the format of these informal social protection mechanisms. It is this soaring gap in policy and literary focus that we start to address in this book. Recognizing the very heterogeneous nature of the informal economy, we also note a gap in analyzing how formal social protection schemes interact with the realities and needs of particular groups of informal workers.

This edited volume presents the findings of a 5-year (2017–2021) research project on informal worker associations and social protection.² The project has addressed the mentioned gaps by posing the following overall research question:

How are informal workers in the transport, construction, and micro-trade sectors in Kenya and Tanzania accessing formal and informal social protection and what (if any) is the role of their collective associations in facilitating this?

This overall question is specified into three more specific sub-questions:

- a Do informal workers associations offer any kind of informal social protection, and if so, what characterizes the format of these services, who benefits from them, and how do they compare to formal social protection measures?
- b In the formal social protection schemes, how are social protection needs, delivery, and beneficiaries qualified and to what extent do they cater for informal workers? What, if any, is the role of informal associations in providing access to formal social protection schemes?
- c To which extent is representation of informal workers' viewpoints and realities institutionalized or promoted?

Overall, this book sets out to investigate how the global social protection agenda actually touches down in particular contexts and how it relates to the realities of informal workers. In examining and comparing the social protection models conceptualized and implemented 'from above' by the public authorities in Tanzania and Kenya with what people actually do on the ground, we uncover the challenges faced by particular marginalized groups (urban informal workers in three sectors prone to informality) and how their own collective associations seek to address these challenges with what could be called social protection mechanisms 'from below'. With this comparison, we contribute analytically to essential ongoing discussions of social protection models in a Global South informality context.

The research presented in this book is situated in the intersection between the literatures on social protection, on informality, and on collective organizing. Discussions within these bodies of literature have, however (apart from a few partial exceptions like Lindell (2010); du Toit & Neve (2014); Awortwi & Walter-Drop (2018); Alfes & Moussié (2019), largely been kept separate. As such, we seek to instigate conversations between these literatures in order to analytically address empirical issues, which remain largely unexplored in the academic literature.

With regard to social protection, we adopt a broad understanding and more specifically we draw on the typology of social protection elaborated by Devereux and Sabates-Wheeler (2004) and distinguish between social protection classified as protective, preventive, promotive, and transformative measures. Preventive measures encompass not only formal social insurance programmes such as pensions, health insurance, or maternity leave but also informal insurance and cushioning mechanisms. Promotive measures include, for example, access to micro-finance and vocational training, while transformative measures are included primarily in the form of representation and voice. We do not, however, address protective measures such as narrowly targeted safety net measures (commonly known as social assistance), since that falls outside the common assistance of most informal associations. The typology allows us not only to order our empirical data but also to highlight how some social protection measures predominate over others.

From the informality literature, we draw on approaches that emphasize the deeply political implications of informality perspectives. Hence, in this book, we explore not only the actual practices, strategies, and struggles of informal workers (and their associations), but also how informality is understood and governed in Kenya and Tanzania, and in continuation, how informal workers are perceived and governed. This is important not only to understand the realities of informal lives but also for understanding social protection models, as informality perspectives influence how actors in the informal economy are envisioned to access social protection and what type of social protection is seen as relevant for informal versus formal workers.

Investigations into how informal workers are perceived as well as explorations of the actual practices, strategies, and struggles of informal workers and their associations necessarily touch upon the question of agency and what kind of collective capacities informal workers hold and are perceived to hold. Analytical approaches to analyzing the collective capacity of informal workers remain sparse, but, in this volume, we apply and adapt the power resources approach (PRA) (Wright, 2000; Silver, 2003; Schmalz, Ludwig & Webster, 2018). While the approach was developed to analyze the power resources available to trade unions, we argue that, if modified, it still has some explanatory power, particularly in highlighting sectoral differences and especially with regard to issues of transformative social protection in the form of representation and voice.

A key contribution of this book is thus to combine relevant insights and adopted conceptual frameworks from three poorly connected literatures. We need this in order to explore how informal workers in different sectors access both formal and informal social protection in the light of dominant perspectives on informality and social protection and keeping at the centre of attention the role played by informal workers' own collective associations. In doing so, another key contribution of this book is the unravelling of the nexus between formal and informal social protection.

Empirically and methodologically, we contribute to filling a gap in the literature by focusing on three important sectors of informal work, namely transport,

construction, and micro-trade in Kenya and Tanzania. The study hence takes a comparative approach exploring three different sectors in two countries with different historical development orientations.

Based on our findings, we argue that there is a need to conceptually re-think and broaden both academic and policy discussions on social protection in order to recognize and address the restrictive formal/informal dichotomy and one-sided focus on formalization as this renders most existing formal social protection measures starkly inappropriate for the majority of the working populations.

The immense importance of informal workers' collective agency in meeting (even if inadequately) the social protection needs of association members needs to not only be recognized but also help inform efforts to reframe national social protection policies and systems. Of particular importance is the representational deficit we identify. Representation should be included in social protection discourses as it is of key importance in terms of ensuring that informal workers have a say in the elaboration of social protection policies and more generally in issues affecting their work and living conditions.

This book is an edited volume where each chapter is authored by different constellations of researchers which all formed part of the research team and the chapters follow the same overall research design, although adapted slightly to fit sectoral and country differences (as discussed in more detail in the section "Book Contributions" at the end of this introduction).

In this introductory chapter, we start by reviewing how social protection, informality, and collective organizing in the informal economy have been approached in the literature while at the same time identifying and elaborating our conceptual framework. Thereafter, we provide a brief overview of the project methodology including a snapshot of the informality phenomenon in our two case countries. Finally, we introduce the chapter contributions to this edited book.

Approaches to social protection

As mentioned, social protection policies and instruments have, since the late 1980s, gained increasing attention amongst both donors and countries in the Global South where many countries have formulated national social protection policies and embraced different forms of social protection (Deacon, 2007; Hickey & Seekings, 2017; Awortwi & Walter-Drop, 2018; Hickey et al., 2020). In the 1990s, social protection instruments were seen as the preferred means to mitigate the adverse impact of structural adjustment (Adésinà, 2011, p. 454) and in the 2000s, following the Millennium Development Goals, the rise of both the post-Washington Consensus and some large Southern powers and the global economic crisis, social protection has been heavily pushed by international development agencies as a tool for poverty reduction (Deacon, 2007; Devereux & Sabates-Wheeler, 2007; Hickey & Seekings, 2017).

Several international and regional policies and recommendations have solidified this policy agenda such as the African Union's 2009 Social Policy Framework, the UN's Social Protection Floor Initiative from 2009, and the International Labour Organization (ILO)'s Recommendation 202 on National Social Protection Floors launched in 2012. Along with the Sustainable Development Goals, which include targets on social protection, these add to the pressure on governments to expand provision (Lavers & Hickey, 2020).

The increased focus on social protection and the increased (although highly uneven) expansion in the Global South of particularly social assistance (in the form of cash-transfers), but also social protection more broadly, has been interpreted in different ways (Lavers & Hickey, 2020). Hanlon, Barrientos, and Hulme (2010), for example, highlight the increased use of social assistance as South-South inspired, following innovative schemes implemented in Brazil, Mexico, and India during the 1990s. Others highlight the importance of international communities such as international organizations, donors, and NGOs in formulating the global social protection agenda and encouraging adoption in the global South (Deacon, 2013; Cherrier, 2016; Simpson, 2017; Ouma & Adésinà, 2018; Hickey et al., 2020). Finally, some authors (e.g. Seekings, 2012; Van de Walle, 2014; Brooks, 2015; Hickey et al., 2020) add to this perspective the importance of local political factors – in particular, democratization processes – in determining how social protection is implemented on the ground. Hickey et al. (2020), for example, focus on social assistance, which they conceptualize as a resource that plays into broader political strategies employed by ruling elites to maintain power. Looking particularly at SSA, they note how the variegated adoption of social assistance needs to be seen in relation to processes of de-agrarianization along with uneven and contested processes of democratization leading to growing political competition but also sometimes to more authoritarian forms of governance.

Despite the current near hegemonic status of the social protection agenda, different understandings of what social protection is and should be flourished, along with a few critical voices denouncing the agenda altogether (e.g. Adésinà, 2011). As noted by Devereux and Sabates-Wheeler (2007, p. 1), the social protection agenda “comes with a fresh array of conceptual frameworks, analytical tools, empirical evidence, national policy processes, heavyweight agencies and big names in development studies aligned behind it”. Different agencies push particular understandings of social protection and, thus, for donor-dependent countries, adoption of social protection policies has become somewhat of an imperative alongside the continued emphasis on neoliberal economic policies (Adésinà, 2011). Hence, increasingly, governments in the developing world are elaborating and adopting national social protection strategies as a key feature of their poverty reduction strategies (Barrientos, 2010). Although heavily imposed from the outside, how

social protection models have been embraced and adapted in particular national contexts needs to be seen in the context of how these align with the worldview and agendas of local elites (Hickey & Seekings, 2017; Jacob & Pedersen, 2018). In addition, as noted by Kramon (2019), actual implementation also needs to be seen in the context of bottom-up pressures and social norms.

In practice, much literature distinguishes between social insurance and social assistance, while conceptualizations like the rights approach of the ILO also include labour market regulation (Barrientos, 2010). In short, social insurance consists of protection against life contingencies such as maternity, old age, unemployment, or sickness. Social assistance provides support for those in poverty, for example, through conditional and unconditional cash transfers, while labour market regulation refers to labour standards, including rights to organization and representation.

Trajectories on social protection can, however, also be viewed as falling on a continuum ranging from risk management to promoting social justice (Barrientos, 2010; Adésinà, 2011; Gentilini & Omamo, 2011). At one end of the continuum are understandings of social protection as safety nets, as in the original World Bank framework or in its current social risk management approach. Along the continuum, we find broader understandings of social protection like the one promoted by the UK Department for International Development (DfID) which focuses on ‘social transfers’ and sees social protection from a poverty perspective. Here, we also find the ILO focus on social protection as rights (see Barrientos, 2010; Hickey & Seekings, 2017). Both the ILO and DfID understandings can be characterized as being more along the lines of a European social model of universal provision as opposed to the more minimal approach endorsed by the World Bank (Deacon, 2007; Hickey & Seekings, 2017).

Towards the other end of the continuum, one can place frameworks which incorporate more transformative aims such as the ‘transformative social protection’ framework developed by Devereux and Sabates-Wheeler (2004) and the UN ‘basic needs’ approach. Both of these extend the role of social protection to encompass issues like education or representation (which can still be seen as working within a European social model). Although all the trajectories mentioned focus on extreme poverty and vulnerability, the more we move along the continuum, the more emphasis is placed on the broader developmental role of social protection in developing countries, whereas moving left on the continuum, we see increasing trust in the ability of the market to deliver broad economic (and as a result also social) progress.

Placing themselves outside (or beyond) the continuum are a few voices which criticize the current social protection agenda for “(i) excessive focus on the ultra-poor, (ii) the preference for means testing and targeting, and (iii) the disconnection between the ‘social’ and the broader economic aspects of development policy making” (Adésinà, 2011, p. 459). Particularly, the latter point finds resonance with critique of prevailing discourses on informality and on formalizing

the informal as having a narrow focus and refusing “to engage the neoliberal economic framework as vulnerability-inducing” (Adésinà, 2011, p. 458; see also Bernards, 2017). Instead of a narrow focus on social protection, Adésinà (2011) advocates for a transformative social policy approach where attention is given to issues such as universal and publicly funded education, healthcare, and production support for farmers (see also Mkandawire, 2007). Central to advocates of moving ‘beyond’ social protection is the need to link social and economic policy, to recognize structural conditions of poverty and vulnerability and a call for policies based on norms of equity and solidarity.

From a governmentality perspective, authors (Li, 2007; Hickey & Seekings, 2017) have shown how international development actors have rendered social protection a technical solution to poverty and development challenges more broadly, while sustaining a particular world order based largely on post-Washington Consensus liberal ideas. The influential role that particular international organizations have played in shaping the global policy agenda on social protection in their image has led to what some refer to as the production of “a fragmented and incomplete universalism” (von Gliszczynski & Leisering, 2016, p. 325). The result, as argued by Hickey and Seekings, “is a strategy for promoting poverty reduction that responds to failures in market access and poor governance rather than an effort to fundamentally redistribute wealth and power through a new southern-based model of welfare capitalism” (Hickey & Seekings, 2017, p. 23). In other words, the ‘practically feasible solution’ to poverty alleviation has been characterized by an absence of measures that go beyond the ameliorative to embrace more transformative forms of social protection.

But how do these conceptualizations relate to more practical operationalizations? To give examples from each end of the continuum, in a narrow sense, social protection can be perceived as public interventions “to assist individuals, households and communities in better managing income risks” (Holzmann & Jorgensen, 1999, p. 4, cited in Barrientos, 2010, p. 9). Whereas in a broader understanding, social protection can be conceptualized as:

... all public and private initiatives that provide income or consumption transfers to the poor, protect the vulnerable against livelihood risks, and enhance the social status and rights of the marginalised; with the overall objective of reducing the economic and social vulnerability of poor, vulnerable and marginalised groups.

(Devereux & Sabates-Wheeler, 2004, p. iii)

The broader and more transformative understanding illustrated in the quote above by Devereux and Sabates-Wheeler (2004) came as a critical reaction to what they perceived as a narrow ‘economic’ and safety net focus of earlier policies. They proposed a new analytical framework moving beyond the focus

on ‘economic protection’, to incorporating a ‘transformative’ element, which recognizes the need for social equity and social rights, as well as protection against livelihood risks. This framework takes social protection beyond the conventional, narrowly specified social insurance/assistance function to include a broader range of both economic and social protection targets/interventions (formal or informal, public or private) classified as protective, preventive, promotive, and transformative measures. As mentioned, in this edited book, we adopt the above typology to structure our empirical data (see Box 1.1).

Historically, social protection policies and practice have undergone significant changes. Prior to the 1940s, ‘support to development’ was focused on infrastructure, basic native education, and to a limited extent, health – in accordance with the perceptions, interests, and needs of the colonial powers. Although

Box 1.1 Typology of social protection measures as used in this book

Protective measures provide relief from deprivation: they include narrowly targeted safety net measures commonly known as social assistance. Not included in our research since it falls outside what informal associations are likely to assist with.

Preventive measures seek to avert deprivation: they include social insurance for economically vulnerable groups such as formal systems of pensions, health insurance, maternity benefit, and unemployment benefits. They also include informal mechanisms, such as savings clubs and funeral societies as well as strategies of risk diversification. In our project, preventive measures include health and pension insurance systems and saving clubs/welfare associations (in terms of assistance with life contingencies such as sickness, marriage, and death).

Promotive measures aim to enhance real incomes and capabilities through a range of livelihood-enhancing programmes targeted at households and individuals and have income stabilization at least as one objective. In our project, promotive measures include micro-credit, as well as training (business-related) and saving clubs/welfare societies when they function to smoothen income via small loans or enhancing income by offering capital for business development.

Transformative measures seek to address concerns of social equity and exclusion such as collective action for workers’ rights or human rights for minority ethnic groups. Interventions include changes to the regulatory framework as well as sensitization campaigns to transform public attitudes and behaviour. In our project, transformative measures include representation, voice, and advocacy.

Source: Based on the framework by Devereux and Sabates-Wheeler (2004).

during World War II, actors like the ILO had advocated for a broader vision of social protection, the single-minded concern with social insurance for the small number of workers in formal employment remained for decades. However, as a result of growing pressure not to ignore the poorer majority of the population in most developing countries, the 1970s saw the birth of the ‘basic needs’ development strategy, by the ILO, other UN organizations, and the World Bank.³

In an African context, post-independence social protection often took the form of the provision of subsidies for education, health, and agriculture, coupled with emergency services (Oduro, 2010). The structural adjustment programmes of the 1980s removed many of these subsidies and introduced user charges for basic social services in health and education (Oduro, 2010). Recognizing the limits of market fundamentalist growth policies, ‘adjustment with a human face’ brought to the fore the safety nets agenda and targeting of subsidies to the poorest in order to manage risks and shocks (Oduro, 2010; Gentilini & Omamo, 2011).

However, during the late 1990s with the growing realization of the multi-dimensional nature of poverty, safety nets became increasingly criticized as residualist and paternalistic, and more sophisticated alternatives began to be proposed, based also on policy experiments emerging from the Global South, including the Latin American experience with cash transfers. The World Bank’s Social Protection and Labour Strategy in 2001 embraced the funding of experimental *conditional* cash transfer programmes, whilst the ILO launched its ‘Global Campaign on Social Security and Coverage for All’ (2001), based on a recognition that its long-standing commitment to certain forms of social insurance was of little relevance to poor people. In 2005, both the ILO and the World Bank published their first studies of the cost of social protection programmes in Africa (Kakwani & Subbarao, 2005; Pal et al., 2005), and DfID produced their first position paper on cash transfers (DFID, 2005). As discussed further in Hickey and Seekings (2017), DfID was the primary advocate of the form of social protection that would be ‘transferred’ to the African continent during the mid-2000s, largely in the form of *unconditional* cash transfers.

Hence, in more recent years, cash transfer (conditional and non-conditional) has received increased attention (Adésinà, 2011, p. 454; see also Barrientos, 2010; Oduro, 2010; Hickey & Seekings, 2017; Kramon, 2019; Hickey et al., 2020), and the last decades have seen a rapid extension of particularly social assistance programmes in developing countries, including in East Africa. Examples of such social assistance programmes include the Cash Transfer for Orphans and Vulnerable Children (CT-OVC) programme in Kenya or the ‘Productive Social Safety Nets’ (PSSN) programme in Tanzania (Barrientos, 2010; Hickey & Seekings, 2017; Kramon, 2019; Hickey et al., 2020).

Developments in understandings of social protection and social protection instruments have been described by some as a journey from universalism to safety nets (Mkandawire, 2004); however, one has to recognize a somewhat broadening of scope in the social protection policy frameworks developed during the 2000s (e.g. by DfID and the ILO) as opposed to the more narrow and passive role played in the 1990s (Gentilini & Omamo, 2011). Recent years have also seen a return to universalistic understandings where some donors, for example,

push for universal health coverage. In practice, universal solutions have been implemented in a few African countries, for example, with regard to health in Rwanda. Kenya has recently introduced a universal old age pension scheme (*Inua Jamii Senior Citizens*) and a Universal Health Coverage pilot program, whilst, in Tanzania, universal health coverage has yet to move beyond being a major policy priority, though Zanzibar has universal old age pension.

As argued by Hickey et al. (2020), SSA remains largely absent in the growing body of literature on social protection. In addition, they note how the majority of research on social protection in Africa is donor-commissioned and hence focuses on technical issues, for example, measuring the impacts of particular programmes, assessing different financing models, or examining different targeting and delivery models. As such, Hickey et al. (2020) offer an important contribution to this literature with their comparative examination of the key political drivers behind the uneven expansion of social assistance in SSA. Along with other scholars (Niño-Zarazúa et al., 2012; Seekings, 2012; Lavers & Hickey, 2020), they have noted some distinctive features of African cases, for example, a historical emphasis on social protection, targeted at a predominantly rural population along with current challenges of de-agrarianization such as declining access to agrarian-based community and family support mechanisms, and in general, a context of severe poverty challenges and labour markets which are predominantly informal.

It is in this context that we need to see how the global social protection agenda actually intersects with the realities of lived lives. Apart from the mentioned gap on social protection in SSA more generally, we also note a gap in the literature in seeking to understand how top-down-formulated social protection models interact with particular groups such as the sector-specific groups of informal workers included in our study. Relatedly, we seek to advance the very limited understanding of how such top-down social protection models compare to the myriad of existing coping/protection mechanisms already employed by groups of informal workers, what in this book is named ‘bottom-up social protection’. Individual components of ‘bottom-up social protection’, such as informal savings and loan groups or mutual support schemes, have been studied quite extensively in the literature, but more holistic studies investigating the range, nature, and access to such informal mechanisms are largely absent and, as mentioned, they very rarely figure in the literature or discussions on social protection. The book by Awortwi and Walter-Drop (2018) presents a noteworthy exception in their recent edited volume where they map and analyze informal forms of social protection from a governance perspective to explore what they conceptualize as “governance in areas of limited statehood”. Our contribution is in many ways complementary to their book which also uses the framework of social protection elaborated by Devereux and Sabates-Wheeler; yet, it also goes beyond it in many ways. Most importantly, our book analyzes social protection models in light of the actual challenges faced by informal workers and in the context of specific informal sectors – which enables a focus on the work dimension. Also important is that we compare responses from informal workers on social protection access *in general* – not just informal forms – and thus, we are able to compare formal and

informal models of social protection (although as mentioned we do not address social assistance).⁴ In addition, we use the PRA (as discussed below) to discuss the strategies and capacities of informal workers.

As mentioned, our research is situated at the intersection between social protection, informality, and collective organizing. Next, we turn our attention towards the vast literature on informality.

Approaches to informality

Informality is a highly disputed concept whether approached as a theoretical concept, as defining a specific part of a population or labour market or as a policy approach. One can rightly argue that the mere use of the term is problematic as it normatively reimposes a dichotomist North/South hierarchy. Nonetheless, we deliberately utilize the terms ‘informal’ and ‘formal’, as understandings of and classifications of what is informal or formal have concrete political implications not least with regard to social protection policies and practices.

In the following, we focus mainly on the politics of informality and the links to different underlying logics about desired developments. Policy discourses about informality can be seen as instruments to address poverty, to ensure regulation and hence inclusion of the working population in the formal economy. While this might be the case, policy discourses on informality and the resulting policies implemented are far from just technical instruments. Inspired by a neo-Gramscian and post-development perspective, these discourses in addition can be seen to serve to either deepen or, conversely, aim to transcend existing forms of domination (Bernards, 2017).

One way to categorize different theoretical approaches to informality is to distinguish between neoliberal and structural traditions (Skinner, 2008). Neo-liberal positions have a celebratory view on informality which is perceived as a process of deregulation from below (amongst others, the de Soto inspired legalist approach would fall within this tradition), while structural positions understand informality as a crisis of capitalist development emphasizing the exploitive nature of relations between the formal and informal economies (Skinner, 2008). Several authors have sought to integrate or reframe these two traditions (e.g. Natrass, 1987; Lourenco-Lindell, 2002; Chen, 2012; Lindell, 2010) or transcend them altogether (e.g. Guha-Khasnobis, Kanbur & Ostrom, 2007; du Toit & Neves, 2014) highlighting how both perspectives offer some explanatory power but also limited analytical value, as they propose what du Toit and Neves (2014) call totalizing teleological frameworks. Du Toit and Neve (2014) suggest instead that, rather than looking at what is not there (i.e. what we would normatively like to be there), we should look at what people actually do and analyze the political terrain, the struggles and strategies employed “by people on the margins of the global economy” (du Toit & Neves, 2014). While we agree with this analytical strategy, policy discourses remain highly important influencers and often informed at least partly by theoretical perspectives. This becomes evident when looking at the discourses practiced and pushed by influential multilateral

institutions and donors and also when we look more closely at how informality is understood and governed in Kenya and Tanzania (see Chapter 2 and Chapters 4–9 of this edited book). Thus, while we take up the glove by looking at the actual practices, strategies, and struggles of the very heterogeneous group called informal workers (and their associations), we also place our contribution within a broadly structuralist perspective in that we emphasize the political implications of informality perspectives and how these play into existing power dynamics.

Several authors highlight the very influential role of what they call residual approaches to informality (Bernards, 2017; Rizzo, 2017), in other words, approaches which treat the informal as residue. According to Bernards (2017), two residual understandings of informality have been particularly influential when it comes to the policies implemented in Tanzania and Kenya, namely the policy discourses pioneered by the ILO and Hernando de Soto/the World Bank, respectively.

The understanding of informality within the ILO has widened over time from a dualist perception of an informal sector consisting of unregulated business to an emphasis on unregulated work in an informal economy and a focus on social protection for all (Bernards, 2017). In 2015, the International Labour Conference adopted Recommendation No. 204: ‘The Transition from the Informal to the Formal Economy Recommendation’. This recommendation emphasizes the need to move out of informality in order to promote decent work for all (ILO, 2015). Current discussions at the ILO tend to emphasize the exclusion of workers in the informal economy from the opportunities in the formal economy and from social protection. The solution to this perceived exclusion is, on the one hand, to extend certain formal regulations and labour protections to the informal economy (this includes occupational health and safety, freedom from discrimination, forced labour and child labour, as well as the freedom to organize collectively). On the other hand, coverage of social insurances like, for example, maternity protection, as well as decent working conditions, and a minimum wage is envisioned to follow from the transition to the formal economy (ILO, 2015, p. 25; Bernards, 2017).

Critics have highlighted how this approach ignores power relations and structural constraints (Selwyn, 2014; Bernards, 2017; Rizzo, 2017) and promotes what Selwyn (2014) has characterized as “‘elite-led’ development solutions in which the poor are framed as passive recipients of enlightened governance by states and major corporations” (Selwyn, cited in Bernards, 2017). One could argue that the ILO approach does encourage active participation, as they recommend that employers’ and workers’ organizations extend membership to workers and economic units in the informal economy so that these can be represented and participate in social dialogue about the transition (ILO, 2015). Nonetheless, the focus is still on the goal of transitioning to formality (quite a few social protection provisions are tied to this transition) and representation through established tripartite organs and not for example on transforming the tripartite structure to enable people working informally to represent themselves on an equal footing alongside formal enterprises and workers.

The other common global policy approach is heavily influenced by Hernando de Soto and presents a celebratory understanding of informality as a form of

poor people's empowerment when faced with bureaucratic overregulation by the state (de Soto, 1989; de Soto, 2001). In this view, appropriate institutions need to be developed to promote the entrepreneurial instincts of the poor so that they can successfully engage in capitalist markets. Policy advice includes micro-enterprise development, particularly through access to credit, skills, and property rights and in general, regulatory reforms which decrease barriers to formalization (de Soto, 1989).

Critics have highlighted how the claim that

'the poor already possess the assets they need to make a success of capitalism' (de Soto, 2001, p. 6), sits at odds with evidence from a number of studies showing that it is precisely the lack of any asset other than their own labour that forces the very poor to sell their labour power, in precarious and vulnerable conditions, to asset owners.

(Rizzo, 2017, Chapter 1, p. 12)

Again, this approach lacks attention to structural barriers and, in addition, presents a very optimistic view on the ability of the market to deliver development for all.

As argued by Bernards (2017, p. 1834):

Residualist conceptions of the 'informal' serve to identify the interests of marginal urban workers with the deepening of markets or the extension of prevailing forms of labour regulation (rather than, say, with autonomous forms of political organization or the fundamental de-commodification of labour). Insofar as they are successfully institutionalized in practice, they thus serve to re-articulate the position of existing 'ruling classes'.

Even though the two policy approaches differ in their view on how to achieve development, they both promote formalization by building on and improving existing institutions. In addition, they either endorse – or at least work within – a global market-driven development discourse. The key difference seems to consist in whether formalization is seen mainly as a matter of extending existing labour regulation or whether it is mainly the responsibility of individual workers or what Kamete (2018, p. 184) has described as the difference between a welfarist and a technicist regulatory legalistic form of integration (Kamete, 2018, cited in Steiler, 2018).

In this book, we explore not only the actual practices, strategies, and struggles of informal workers (and their associations), but we also explore popular discourses on informality and how they influence what type of social protection is seen as relevant for informal versus formal workers. This relates to the question of agency and what kind of collective capacities informal workers hold and are perceived to hold. Thus, in the following section, we briefly explore how the collective capacities of informal workers have been addressed in the literature.

Collective capacities of informal workers

In general, earlier literature on informality has tended to assume that people operating within the informal economy lack agency (Lindell, 2010, p. 1). While structuralist approaches recognize the collective agency of workers, the recognition only extends to the formal economy, ignoring the potential agency of workers in the informal economy and often portraying the marginalized urban poor as victims of capitalist development (Lindell, 2010; Egan, 2014). According to Lindell (2010), this widespread oversight of informal worker agency results from not recognizing informal workers as political actors, with the ability to organize collectively (Lindell, 2010, p. 2). This is in line with a critique of the social protection literature by Alfery and Moussié (2019), which argues that, while it might recognize the agency of people in the informal economy, it is as citizens, not as workers. Neoliberal approaches can likewise be criticized for having a one-sided focus on entrepreneurial agency, or in other words, for not recognizing the agency of non-entrepreneurial actors like wage-workers nor the collective agency of informal actors more generally.

The academic critique has coincided with (and been inspired by) actual developments in collective organizing amongst informal workers, and lately, an increasing number of studies have focused more or less explicitly on the ability of informal workers to organize collectively (Chikarmane & Narayan, 2005; Lindell, 2010; Kinyanjui, 2012; Kumar & Singh, 2018; Medina & Schneider, 2019). Kinyanjui (2012), for example, notes that often women in the informal economy belong to informal groups such as merry-go-rounds or women groups commonly known as ‘chamas’. Mitullah (2010) argues that such informal institutions are weak on their own but that some have partnered with transnational organizations in organizing and leveraging resources. Such partnerships have made informal workers visible to development actors, including governments, and, in some cases, enabled inclusion in local and national policy processes, which, in turn, have influenced their working environment and livelihoods. Some of the most prominent transnational examples are WIEGO (Women in the Informal Economy Globalizing and Organizing) and StreetNet International, while, at the national level, a coalition like the National Association of Street Vendors of India (NASVI) stands out in particular for the role it has played in the adoption of a national policy on urban street vendors and a street vendors’ act (see also the case of the Self Employed Women’s Union in South Africa).

As noted earlier in this introduction, discussions within the literature on informality, social protection, and on collective organizing have (apart from a few partial exceptions like Lindell, 2010; du Toit & Neve, 2014; Alfery & Moussié, 2019) largely been kept separate. Drawing on the discussions above, we argue that the common policy advice of formalization along with the widespread lack of recognition of people in the informal economy as political actors with the ability to organize collectively has implications for how actors in the informal economy are envisioned to access social protection. In short, in most of the policy-oriented literature, work-related social protection (like unemployment benefit, paid maternity leave, severance pay, work-injury compensation, etc.) as well as

social protection related to voice and recognition is most often closely associated with formal employment and only becomes available to informal actors once they formalize. Alongside policies of formalization, social protection tools like cash transfers and contributory insurances are being promoted to extend social protection coverage to the informal economy. But while formalization and an opening of social insurance schemes is offered in theory as a way to solve this issue, it is less clear that this works in practice, as we shall illustrate with numerous examples throughout this book.

Meanwhile, as also highlighted by Alfery and Moussié (2019) and Hickey and King (2016), social protection approaches concerned with issues of poverty, development, and social justice are mainly oriented towards social assistance and see the key relationship as being that between the citizen and the state. Here, the considerations around work and the relations between capital and labour are absent (Hickey & King, 2016; Alfery & Moussié, 2019). Initiatives along this trajectory include, for example, participatory governance initiatives and community management committees (Hickey & King, 2016). Here, informal workers might have opportunity to participate – but in the capacity of citizens rather than as workers (Hickey & King, 2016; Alfery & Moussié, 2019).

Existing tripartite structures (where labour in the form of trade unions, employers, and the state negotiate labour and social protection policies), while varying in strength across countries (Carré, Horn & Bonner, 2018), largely represent the institutionalization of past social compromises based on the “golden years of prospering welfare capitalism” (Dörre, Holst & Nachtwey, 2009). Informal workers are most often excluded or have limited representation in such tripartite structures. Recent years, however, have shown signs towards some representation of informal workers as, for example, the Urban Areas and Cities Act of Kenya, which provides for informal workers to be represented in City/Municipal Boards. The Kenya Micro and Small Enterprise Authority also has a slot for informal workers. Nonetheless, there are still very few institutionalized spaces where informal workers can directly negotiate as equal social partners in the design of social protection policies (Alfery & Moussié, 2019) or other issues relevant for their working life.

The lack of representation of informal workers in their own right also becomes noticeable when looking at the increasing number of examples of collaboration between informal workers associations and trade unions. Based on experiences from workshops held as part of the Rights Based Social Protection in Africa project, Alfery and Moussié (2019, p. 5) found that

organizations of informal workers have found collaborations with formal trade unions to be crucial in accessing tripartite fora, creating space for greater participation in social protection policy making and scheme oversight, and in terms of support for the extension of social protection to informal workers.

This has been the case, for example, in Ghana in the development of a new pension scheme and in Zambia where the Alliance of Zambian Informal Economy

Associations (AZEIA) has worked closely with the Zambian Congress of Trade Unions (ZCTU) on ensuring input into social protection policy processes (Alfers & Moussié, 2019). Interestingly, however, they mention how during these workshops, trade unions, and informal worker organizations expressed different perspectives on what have been the most problematic aspects of such collaborations. While trade unions emphasized difficulties in relation to membership fees and organizing meetings, informal worker organizations focused on the question of equal representation within the tripartite structures where social protection policies are discussed (Alfers & Moussié, 2019).

In this book, we contribute to these emerging discussions by investigating how and to which extent the representation of informal workers' viewpoints and realities are institutionalized in Kenya and Tanzania and how this relates to the collective capacities of informal workers associations in the two countries.

How to conceptualize the collective capacity of informal workers

As mentioned earlier, analytical approaches to analyzing the collective capacity of informal workers remain sparse; yet, one approach which has recently been applied and which we also employ in this book is the PRA. The PRA stems from discussions on trade union renewal and has emerged as an analytical tool – often used in close collaboration between practitioners and academics.⁵ The PRA starts from the basic premise that, if organized, labour can successfully defend its interests by collectively mobilizing different power resources (Schmalz, Ludwig & Webster, 2018).

The basic concepts on which the PRA built were created by Erik Olin Wright (2000) and Beverly Silver (2003), and they conceptualized the sources of labour power as deriving from both structural power (derived from workers position in the economic system) and associational power (derived from the formation of collective organizations of workers). In the following decade, conceptual additions have been developed by a range of scholars to form an overlapping analytical tool. Institutional power has been added as deriving from “laws, regulations, procedures, practices and other formal and informal rules that formalize the relationship between trade unions, employers and the state and thus secures rights for workers” (Kumar & Singh, 2018, p. 137). Societal power describes “the latitudes for action arising from viable cooperation contexts with other social groups and organizations, and society’s support for trade union demands” (Schmalz, Ludwig & Webster, 2018, p. 122). Societal power arises from two different sources, namely coalitional and discursive. ‘Coalitional power’ refers to alliances with other social actors such as civil society organizations which can be activated to mobilize or campaign, whereas ‘discursive power’ describes the power to successfully influence public discourses and public opinion (Kumar & Singh, 2018). Finally, Marslev (2019, p. 18) has recently added what he calls ‘regime-disruptive power’ as a third form of structural power which derives from “the capacity to cause disruption to, and on that basis extract concessions from, political elites interested in regime-survival”.

The PRA was developed to analyze the power resources available to trade unions – not informal workers. As such, there are several difficulties in transferring this typology to informal economy workers.⁶ For one, they typically have very low marketplace bargaining power (i.e. low entry barriers and a large pool of unemployed labour) and workplace bargaining power (although this differs between sectors). Nonetheless, as also mentioned by Kumar and Singh (2018, p. 137), despite informal workers' weak structural power, "due to their vast numbers, they have the potential to harness significant associational power". We would add that 'regime-disruptive power' is also highly relevant with regard to informal workers as they are recognized as important 'vote banks' and hence in theory should on that basis be able to extract concessions from political elites particularly during election times.

However, the conceptualization of power resources, as developed from the perspective of trade unions, omits sources of power, which we have found to be of relevance to informal workers' associations, for example, controlling access to operate in particular locations or having personalized ties with more powerful actors. In addition, the conceptualization of power resources also rests on the assumption that the main purpose of collective organizing is representation. However, as we shall see in the contributions to this book, many informal workers form collectives for other purposes – for example, to find work or to form informal bottom-up social cushioning/protection measures. Another factor is the multitude of different work and employment relations in the informal economy, which means that there is not always a 'natural' employer to be targeted or engaged with in negotiations. Also, the lines between who constitute workers versus employers are often blurred and there are often quite distinct power hierarchies between workers within specific sectors (see also Rizzo, 2017). This means that one should not assume automatic solidarity within a collective of workers in a sector, sub-sector, or workplace.

This opens the question of how useful the power resource approach is to cast light on informal worker associations. We argue that if modified and employed with caution, the analytical typology still has some explanatory power, especially in emphasizing how sector- and country-specific groups of informal workers have quite differing power resources available and different potentials which might be leveraged, in particular, with regard to issues of transformative social protection in the form of representation and voice. In this edited volume, we combine the PRA with the preventive, promotive, transformative framework thus adding a broader social protection dimension to the analysis, as summed up in the concluding chapter. Below, we highlight our understanding and use of the PRA concepts which should not be seen in isolation, but as partly overlapping and mutually reinforcing.

Typology of power resources as used in this book

In line with Silver (2003), **structural power** can be divided into **workplace bargaining power** (the power that can be utilized from the strategic location of a

certain group of workers in a key sector) and **marketplace power** (relating to the tightness of the labour market). As mentioned, informal workers will, in general, command weak marketplace power, in addition, as many informal workers (like e.g. most micro-traders) are not wage earners but own-account workers, their ability to disrupt production processes are very limited. Nonetheless, strategic disruption abilities can be significant in some sectors and is of key importance for informal transport workers who if coordinated can bring the city to a halt (see e.g. Rizzo, 2017; as well as Chapters 4 and 5 of this volume). For informal construction workers, the disruption potential is limited to specific construction sites, whereas, for informal micro-traders, disruptive power is of less potential – save from the latent ability to physically block certain areas or, for example, storm city hall via demonstrations.

Strategic disruption abilities can, if coordinated and scaled, pose a real threat to regime survival and hence transform into ‘regime-disruptive power’. For informal economy workers as an overall group, this is a potentially potent source of power, due to their strategic importance as ‘vote-banks’ during election times specifically. Lately, we have seen how bodaboda⁷ drivers have begun to play important roles in campaigning, for example, in Tanzania where the opposition leader would pose with bodaboda riders in the running up to the local elections in 2019 and bodaboda riders wear campaign slogans on their bikes. Interestingly, bodaboda riders are also used strategically in the protests of other groups, as in Kenya, it is now common practice to hire bodabodas to boost street protests regardless of the topic of protest.

Associational power is derived from the formation of collective organizations of workers. Given the context of informal workers, we include all the different types of collective associations created or engaged in by informal workers to advance their own interests and conditions (see also Riisgaard & Okinda, 2018). We also caution to leave it an open empirical question who the relevant subject of workers’ strategies and possible counterpart in negotiations might be. Associational power understood in this broad manner is potentially of immense importance for informal workers, as we shall explore throughout the contributions of this edited book. Other than numbers, the literature on PRA mentions how associational power also rests on infrastructural resources, organizational efficiency, member participation, and internal cohesion (Schmalz, Ludwig & Webster, 2018). These are of importance to informal associations as well, as are connections to people in power for some associations.

Institutional power is derived from laws, regulations, procedures, and practices that regulate the relationship between worker associations and employers/authorities. In the context of informal workers, sources of institutional power could be tapping into established tripartite structures via affiliation with trade unions or employers’ associations (at government level) and more informally tapping into the access to authorities that trade unions and employers’ associations have (at municipal and ward level). As will be illustrated in the later chapters, this has been the case for some micro-traders’ associations in Tanzania and for some transport workers in both Kenya and Tanzania. The case of micro-traders also illustrates how access to trading space – whether illegal, legal or simply

tolerated – is sometimes the context on which institutional power depends. In the case of informal transport workers in Kenya (see Chapter 5), we see another form of institutional influence in that the legal framework in place for matatu transport is very influential in regulating the relationship between the transport workers and the owners of the vehicles, although not always in ways intended.

Societal power arises from cooperation with other social groups and society's support for worker demands (coalitional power and discursive power). In the context of informal workers, this relates to coalition-making with other informal associations, with formal worker associations, and with broader civil society organizations. In some examples of this book, we found coalitions with other actors, including NGOs and external donors, to be highly related to the ability of associations to advocate for rights and attempts at influencing the image of informal workers from derogatory to contributory.

In the following, we discuss the methodology adopted in the project and very briefly outline the scope of informality in Kenya and Tanzania.

Methodology

In this book, we adopt a broad definition of the informal economy, including self-employment in informal enterprises (i.e. unregistered business) as well as wage employment in informal jobs (i.e. without a written contract,⁸ but possibly working for a formally registered enterprise). This broad definition thus also encompasses agricultural employment (which we do not cover) and self-employment. The broader term 'informal economy' which was endorsed by the International Labour Conference (ILC) in 2002 is now commonly used instead of the older and narrower concept of the informal sector. At the same time, it should be clear from our discussion of different approaches to informality that the concept is at the same time highly politicized and in addition empirically unclear, as will be illustrated throughout this book. Hence, informality and formality often come in degrees on a continuum and the formal and the informal intersects in numerous ways. Informal micro-traders might, for example, sell goods on commission for formal retailers while transport workers might be informal but work in formal vehicles. For the purpose of this book, however, it does make sense to employ (with caution) the term informal because it is a significant delimitation in terms of social protection rights. For a brief outline of the scope of informality in Kenya and Tanzania, see Boxes 1.2 and 1.3.

The research presented in this book is based on a combination of qualitative and quantitative data covering informal workers across the sectors of construction, trade, and transport. As seen in Boxes 1.2 and 1.3, in both Tanzania and Kenya, micro-trade, transport, and construction represent some of the key activities in settings, where informality is the norm and shows no signs of decreasing. These two countries thus provide particularly relevant contexts for studying the access that people in the informal economy have to both formal and informal social protection mechanisms – insights that are essential in light of the ongoing expansion of social protection in both Tanzania and Kenya as well as in SSA more broadly.

Box 1.2 The scope of informality in Kenya

In the case of Kenya, the informal economy was estimated to account for 83.6 percent of total (non-agricultural) employment in 2018, an increase by 5.4 percent compared to 2017. Given that the total employment is 17.8 million, and there is 14.9 million in informal employment, this leaves approximately 2.9 million to the formal part of the economy (KNBS, 2019). Furthermore, the informal economy is growing, accounting for 89.7 percent of new jobs created in 2016 and more than 90 percent in 2018 (out of the 840.6 thousand new jobs created in 2018, the informal sector created 762.1 thousand). Given the proportion of the labour force that works within the informal economy, its estimated contribution to GDP remains relatively low at between 20 percent and 24 percent, depending on the source (Medina & Schneider, 2019). Women make up the majority of workers in the informal economy, with men accounting for the larger share of employment in the formal sector (World Bank, 2016). In terms of the division between rural and urban informal economy employment, this was estimated at 9.6 and 5.3 million, respectively, with Nairobi alone accounting for nearly a quarter of total informal employment (KNBS, 2019). Regarding the different sectors, the figures are relatively stable over time with the wholesale, retail trade, hotels, and restaurants industry accounting for approximately 60 percent of total informal economy employment, the manufacturing industry making up an additional 20 percent, and another 10 percent coming from construction, transport, and communication. The remaining industries in the informal economy are community, social, and personal services (together accounting for 10 percent) (KNBS, 2019).

Box 1.3 The scope of informality in Tanzania

Turning to Tanzania, the share of informal employment in total employment is estimated at 90.6 percent (ILO, 2018) with a higher proportion of females (93.1 percent) than males (88.2 percent) (ILO, 2018). Excluding agriculture, the share of informal employment is around 69.3 percent, again with a significantly higher share of females (74.9 percent) compared with males (64.7 percent) (ILO, 2018). Measured by households, 42.5 percent (out of 10.2 million households in Tanzania mainland) have at least one member engaged in informal business, and this represents a slight increase (by 3.0 percent) from 2006 to 2014. In urban areas, more than a half of households are engaged in informal business, accounting for 64.6 percent in Dar es Salaam (up from 56.5 percent in 2006) and 56.9

percent in other urban areas (NBS, 2014). Informal employment makes up 77.6 percent of total urban employment and 96.9 percent of rural employment (ILO, 2018). Regarding the informal economy's contribution to the economy, this is estimated at 47 percent of GDP in Tanzania (Medina & Schneider, 2019). In terms of the different sectors, wholesale and retail trade are the dominant informal activities accounting for 47.9 percent, whilst the second most important activity is accommodation and food service with 14.5 percent, both of which have a higher share of women (NBS, 2014). Manufacturing comes third, corresponding to 9.8 percent, followed by construction activities, which account for 6.2 percent of employment, and finally, transportation (and storage) at 6 percent, with both construction and transportation being dominated by men (ILO, 2018).

Location-wise, data was sampled from two urban areas in each country: Nairobi and Kisumu in Kenya and Dar es Salaam and Dodoma in Tanzania. In each location, three zones/districts were identified through transport hubs, and the same sites were used across the three sectors.⁹ In line with our broad definition of the informal economy, the survey covered wage-workers, own-account workers, and micro-businesses with max two employees at any given point in time. In terms of the qualitative data collection, we carried out a series of semi-structured interviews with leaders and members of informal worker associations, totalling 120 KII and 24 FGDs (approximately 10 KII and 2 FGDs per sector per site).¹⁰ We also spoke to representatives from relevant government authorities, trade unions, and business associations in order to assess the broader economic and institutional setting and its role in terms of access to social protection measures for informal workers.

Regarding the quantitative data, we undertook a survey of informal workers using a combination of purpose-based sampling and random selection. More specifically, the sampling was done so that 25 percent of workers were sampled through the formal (registered) associations identified purposively for the project (associations/SACCOs/trade unions) where the target group were ordinary members and not leaders or members in an official position. The reasoning behind this was to ensure a broad coverage of different types of associations amongst our respondents, whilst being aware of the potential bias introduced by purposive-based sampling. The remaining 75 percent of the workers were sampled by geographical location to ensure a degree of randomness, bearing in mind that it is not possible to ensure a representative sample when there is no clearly defined population of informal workers (and hence the probability of selection cannot be specified). This random sampling was also intended to capture members of smaller, more informal worker associations. Nonetheless, due to the purposive-based sampling described above, we are likely to have an over-representation of registered associations as compared to unregistered ones. The final sample was 1,462 workers, which was well above the initial target of 1,200 workers (600 per country divided equally per sector per site).¹¹

In terms of the sectors, for the transport sub-sample, we aimed for an equal division between bodaboda and daladala/matatus, and for the latter, both drivers and conductors were sampled, whilst for the bodaboda, the riders (not passengers) were interviewed. For the micro-traders, the target group were mobile ones, whether on the street, at bus terminals, vacant lots, etc., and also less mobile ones, for example, mama lishe, but excluding traders with permanent structures such as kiosks or stalls in regular designated markets. In addition, the enumerators were instructed not to over-cover some commodities, but rather mix different types of traders and different types of commodities. For construction, the target groups were skilled and unskilled workers (wage-workers and own-account) employed directly by construction/site managers or indirectly via an intermediary such as gang-leaders. As for the actual construction sites, we covered large and medium building sites, and waiting sites (streets), yet excluded individual residential housing sites.

The research is comparative in that it explores three different sectors across two country settings. Tanzania has a socialist-oriented economic history with relatively lower inequality and earlier urbanization compared to Kenya. This might have an effect on both the structure of the informal economy and the informal and formal social protection systems. The comparison between Kenya and Tanzania also allows for exploring informal worker organization and social protection access in two different institutional contexts (regulation concerning informal workers is relatively more centralized in Kenya and recently somewhat more inclusive). By comparing a larger urban area (main city) with a smaller city in each country, we seek to address differences (if any exists) which might be related to the degree of urbanization.

In addition to a cross-sector-country comparison/overview, this edited book contains six in-depth cases on the basis of which we compare: (a) the same sectors situated within different country contexts; (b) three different sectors within each country. The comparison of the three sectors within each country allows for uncovering sector specific differences like, for instance, the potentially high disruption ability of transport workers (structural power) or the existence of established umbrella associations of informal micro-traders such as KENASVIT in Kenya and VIBINDO in Tanzania (associational power). It also allows us to compare very different employment setups, where transport is dominated by wage employment, micro-trade by own-account workers, and construction by a combination of both.

The findings presented in this book are drawn from the data described above, with the combination of qualitative and quantitative methods allowing for both breadth and depth in understanding the collective organization and access to social protection amongst informal workers in both larger and smaller urban settings across the three sectors. As such, the book as a whole provides insights into how people in some of the most common and highly vulnerable informal occupations organize and how (if at all) they access formal or informal types of social protection.

In the following, we briefly introduce the contributory chapters of the book.

Book contributions

Chapter 2. *Formal social protection and informal workers in Kenya and Tanzania: From residual towards universal models?* by Nina Torm, Godbertha Kinyondo, Winnie Mitullah, and Lone Riisgaard

This chapter provides an overview of the relevant formal social protection frameworks in Kenya and Tanzania, focussing on how they relate (or not) to informal workers, including recent advances made in this regard. The chapter also positions the formal social protection schemes in relation to the social protection literature and shows that both countries are undergoing a gradual shift from the mostly *residual* towards the more *universal* end of the social protection spectrum, albeit at their own pace. For instance, whilst universal health coverage has become a major policy priority in Tanzania, progress is further ahead in Kenya where a universal health insurance pilot program was carried out in four counties during 2020. As for pensions, newer models range from being fully government funded to relying on informal worker contributions, the latter limiting the effectiveness of the schemes. Although social protection coverage has increased for the general population in both Kenya and Tanzania, when it comes to informal workers, uptake remains limited due to the factors like the cost burden, inflexible procedures, inadequate benefits, and lack of information on the different social protection options.

Chapter 3. *The relationship between association membership and access to formal social protection: A cross-sector analysis of informal workers in Kenya and Tanzania* by Nina Torm

Using survey data of informal workers across the three different sectors (construction, transport, trade) and four urban locations in Kenya and Tanzania, this chapter provides a mostly quantitative assessment of the extent to which informal worker associations facilitate access to both formal and informal social protection measures. Overall and when controlling for key worker characteristics, the analysis shows that association members are significantly more likely to access formal social insurance. Moreover, across sectors and sites, the provision of loans appears to be the main direct mechanism through which this occurs. Finally, the results reveal a substantial earnings-gap between association members and non-members, albeit with differences by sector and country. In sum, the findings suggest that informal worker associations play important roles both in terms of providing direct cushioning and indirectly through enabling participation in formal social insurance schemes.

Chapters 4–9 are all organized in a similar way; however, each pursue in detail the specificities of each sector in their country context elaborating some of the issues raised in Chapters 1–3. The generic chapter content is as follows: First, a section on the context of how the sector is governed and, relatedly, how informal workers in the specific sector are organizing collectively. Second, based on empirical data, the challenges faced by informal workers and their access to formal social protection mechanisms are explored. Third, how the workers in question are organized is discussed along with the services offered by their associations, the power resources available to them, as well as the access barriers. Fourth, the

survey data is used to compare informal workers who are association members to non-members and equally compare workers who enrol in formal social protection schemes to ones who do not enrol.

Chapter 4. *Self-regulating informal transport workers and the quest for social protection in Tanzania* by Godbertha Kinyondo

Chapter 4 explores the emerging collective forms of informal transport workers and their potential for enabling access to social protection measures in Tanzania. Although their structural power is limited by a highly competitive sector, informal transportation workers have formed associations that self-regulate the industry and provide partial preventive and promotive social protection measures such as welfare services, savings groups, access to loans, short-term unemployment insurance, and ad-hoc representation. Although these associations understand the needs, priorities, and contributory capabilities of their members better than formal social protection sector institutions, capacity-building is required to improve their effectiveness.

Chapter 5. *Informal transport worker organizations and social protection provision in Kenya* by Anne W. Kamau

Chapter 5 investigates the role of worker organizations in the provision of social protection for informal transport workers in the Kenyan paratransits and motorcycles sub-sectors. The findings reveal that a key benefit of both the paratransit and motorcycle associations is negotiating on behalf of workers when they get into problems with authorities. Further, despite legal provisions to protect workers in the sector, the legally mandated SACCOs largely serve the interests of owners of vehicles and SACCO management. Hence, the main challenge is not the absence of laws but lack of enforcement and supporting systems.

Chapter 6. *Informal trader associations in Tanzania – providing limited but much-needed informal social protection* by Lone Riisgaard

Chapter 6 reveals that even though the micro-trade sector in Tanzania is poorly coordinated, recently, a few attempts at broader coalitions and cooperation have taken place pointing towards a future strengthening of representational power. Whilst most informal traders lack access to social protection benefits, their own associations provide a range of social protection services ranging from savings and loans functions, cushioning in cases of sickness or death in the family and at times vocational training and joint business activities. These informal social protection systems are based on reciprocity and although they extend only limited coverage, they nonetheless provide services which, for most informal micro-traders, are difficult or impossible to access elsewhere.

Chapter 7. *Access to social protection in Kenya: The role of micro-traders' associations* by Raphael Indimuli

Chapter 7 shows how micro-traders in Kenya access both formal and informal social protection services. The chapter reveals that most micro-traders still lack access to formal social insurance and attributes poor enrolment and retention in formal insurance schemes to socio-economic factors such as low and irregular incomes and service provision factors such as cost of premium and cumbersome procedures. Trader associations are revealed to have developed their own forms

of social protection to cushion themselves albeit not adequately in terms of meeting all needs. Furthermore, informal micro-trader associations are represented in the government Micro and Small Enterprises Authority, an aspect which has potential of advancing the status of micro-traders in Kenya.

Chapter 8. *Social protection and informal construction worker organizations in Tanzania: How informal worker organizations strive to provide social insurance to their members* by Aloyce Gervas

Chapter 8 shows that, although not many informal construction workers in Tanzania have joined associations, members appreciate the services offered and acknowledge that associations act as cushioning mechanisms to assist workers in a flexible manner during their times of need. By contrast, formal social insurance schemes seem not to respond to construction workers' specific challenges pointing to the need for a more inclusive approach in addressing the low enrolment rate.

Chapter 9. *Construction workers in Kenya: Straddling with formal and informal social protection models* by Winnie Mitullah

Chapter 9 delves into the construction sector in Kenya exploring how construction workers are organized, how workers' associations contribute to labour agency and social protection, and the role played by both formal and informal institutions in strengthening or undermining workers' organizing for social protection. The findings reveal deficits in formal social protection and how workers' associations and networks fill the deficit, albeit inadequately. Going forward, providing social protection for construction workers calls for a combination of bottom-up efforts of construction workers and top-down public models, nuancing the strategies of the latter with the former.

Chapter 10. *Convergence and divergence of workers' environment, associations, and access to social protection: Sectoral and country comparisons* by Winnie Mitullah, Lone Riisgaard, Nina Torm, Aloyce Gervas, Raphael Indimuli, Anne W. Kamau, and Godbertha Kinyondo

Drawing on the preceding chapters, Chapter 10 provides a comparative analysis of the construction, transport, and trade sectors across Kenya and Tanzania revealing many synergies in respect to the working environment and the importance of associations. The major differences which emerge between the sectors relate to the nature of organization, in which the trade and transport sectors manifest a higher level of organization compared to the construction sector. Also, in terms of power resources, worker challenges, and associational benefits, most of the differentiation manifests itself on a sectoral basis, underscoring the importance of adopting a sector-specific lens when analyzing the realities of informal workers.

Chapter 11. *Concluding reflections* by Lone Riisgaard, Winnie Mitullah, and Nina Torm

The concluding chapter offers overall reflections on the research questions and highlights our contributions to the literature and ongoing discussions around social protection and informal workers. The chapter starts by teasing out key findings emerging from the comparison between the social protection models conceptualized and implemented 'from above' by public authorities with the models

implemented ‘from below’ by workers own collective associations. This is followed by reflections on the power resources available to informal workers associations and the applicability of using the PRA to analyse these. Finally, the chapter discusses how the findings in the book point to a need for expanding the social protection agenda in several ways including suggestions of areas for further research.

Notes

- 1 Daladala are privately owned minibuses providing public transport.
- 2 Funded by the Danish Ministry of Foreign Affairs.
- 3 The basic needs development strategy as defined in the ILO report for the 1976 World Employment Conference to address ‘basic needs’ primarily through employment creation, targeted investments in health, education, shelter, access to water and sanitation, and the promotion of small-scale agricultural production grew out of the work of the ILO World Employment Program (WEP).
- 4 Methodologically, our book also differs from Awortwi and Walter-Drop (2018). For instance, in the latter, the case selection criteria are based on locations (districts) where the demand for social protection is particularly high and statehood is weak, thus implying some bias towards higher need areas (which might reinforce their rather unconditional celebratory view of informal social protection), whilst we select districts on the basis of different, more objective criteria (e.g. transport hubs) rather than social protection demand and thus we would expect more nuanced findings.
- 5 The PRA has its origins in the late 1960s and early 1970s where class became prominent again as an analytical category and also as a mobilizing principle among activists and left leaning scholars (Schmalz, Ludwig & Webster, 2018).
- 6 For examples of application of power resources to informal economy workers, see Kumar and Singh (2018); Riisgaard and Okinda (2018); Selwyn (2009); and Rizzo (2013).
- 7 Bodabodas are bicycle and motorcycle taxis commonly found in East Africa. In Kenya, they are more frequently called piki pikis.
- 8 In relation to contracts, we asked potential interviewees to specify first whether they had a contract and if so whether it specifies pay and entitlement to benefits, and if so whether the details of the contract are implemented in practice. If the answer to the first two were yes, but the answer to the last one was no, we proceeded with the interview on the basis of this being an informal worker.
- 9 In Tanzania, the construction sector sampling was also partly based on snowballing techniques in order to identify large and medium construction/building sites (see Chapter 3, Appendix B for the sampling method).
- 10 Based on our knowledge of existing informal worker organizations and initial fieldwork, approximately 30 informal worker organizations were sampled across all three sectors in both Kenya and Tanzania, covering different organization types (e.g. unions, cooperatives, and trade-specific).
- 11 After a thorough cleaning process, we ended up with a final sample of 1,385 observations. For further detail on the sampling method and data cleaning procedure, refer Chapter 3, Appendix B.

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