11 Concluding reflections

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As outlined in the introduction to this edited volume, collective informal bottom-up forms of social protection, while essential in the lives of many informal workers, are notably absent from social protection discussions, and little is known about the extent or the format of these informal social protection mechanisms. In addition, we also noted a gap in analyzing how formal social protection schemes interact with the realities and needs of particular groups of informal workers. With this edited book, we have started to address these gaps.

Recognizing the very heterogeneous and sector-specific nature of the informal economy, we have, throughout the 10 preceding chapters, explored the collective associations that informal workers engage in, the transport, construction, and micro-trade sectors in urban areas of Kenya and Tanzania (in each country, the focus is on the main city and another smaller city). We have analyzed the potential of these associations for providing or enabling access to both formal and informal social protection measures. While Chapter 10 drew out key findings in a comparative perspective related to differences and similarities between countries and sectors, this concluding chapter offers overall reflections on our three specific research 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?

In answering these questions, we also highlight our contributions to the literature and discussions around social protection and informal workers. The chapter starts by teasing out our 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, in particular, their role in filling the representational gap of informal workers – reflections which include assessing the actual and potential role of trade unions in this. Finally, we reflect on how the findings of this book point to a need for expanding the social protection agenda in several ways.

Top-down versus bottom-up forms of social protection

In order to understand and conceptualize the informal bottom-up protection models and how these differ from the formal social protection models, we have analyzed how social protection needs, delivery, and beneficiaries are qualified in the different models. In particular, we have asked of the top-down models, what type of social protection is seen as relevant for informal workers? How are social protection beneficiaries perceived? And what format of social protection delivery is envisioned? Of the bottom-up models, we have analyzed what type of social protection is commonly provided, who has access to it, and what characterizes the format of these services?

Top-down social protection models

Looking at a wider historical context, the perception of social protection can be seen to have travelled from universalism (in Tanzania under Nyerere) to safety nets (in both Kenya and Tanzania under neoliberal restructuring) and, in recent years, towards a more universal discourse. The recent implementation of a universal old age pension in Kenya (and in Zanzibar but not in mainland Tanzania) attests to this. Nonetheless, when it comes to health care (and pensions in mainland Tanzania), current measures implemented and available to informal workers consist of the option to individually contribute to health insurance. Both countries have plans to roll out self-contributory universal minimum health insurance schemes which will be subsidized only for very poor households, identified through means testing (as outlined in Chapter 2).

When it comes to employment-related social protection, systems exist in both countries which guarantee employer-linked pension and health insurance coverage for formal workers, along with other employment-related protections such as maternity leave, severance pay, unemployment benefit, and work-injury compensation. Leaving aside for a moment the issue of health and pensions, our findings strongly suggest the need to rethink the design of employment-related protection. First of all, the current model effectively excludes people working informally from social protection while awaiting the prospect of formalizing their employment relation – something which for the majority is unlikely to occur anytime in the foreseeable future. Second, most people working informally are not in a standard employment relationship with an identifiable employer with whom they could rely on employment-related protection even if formalization was to materialize. This context calls for a conceptual re-thinking of employment-related protection which

effectively de-couples it not only from the restrictive formal/informal dichotomy but also from its basis in a standard employment relation which – it is becoming increasingly clear – turned out to be a geographical and historical exception.

With regard to health insurance and old age pensions, there is, as mentioned, an opening towards enabling inclusion of the informal economy through contributory schemes. Our research, however, illustrates how the public schemes seem to not work well for informal workers, as shown in the relatively low enrolment rates. Whereas pension coverage was almost non-existent, health insurance coverage was found to be 41 percent for Kenya compared with 19 percent for Tanzania in accordance with the national averages reported elsewhere (Jacob & Pedersen, 2018; KNBS, 2019). Interestingly, a significant correlation was found between informal association membership and access to formal social insurance, the implications of which we will discuss below. Education levels were also found to be positively correlated with enrolment indicating that coverage is biased towards the better educated. This corresponds well with our findings of a generally low level of knowledge of how formal insurance schemes work, sometimes coupled with beliefs of insurance as bad omen.

Our findings, in addition, show that most informal workers find it difficult to pay the relatively high monthly premiums because of irregular, low incomes. In addition, procedures are considered to be too complicated and the services received inadequate (in relation to the cost). Hence, while formal insurance schemes are now open for informal workers, they remain modelled on the needs and abilities of formal workers and hence require beneficiaries that have the capacity to consistently provide contributions over relatively long-time horizons with a perspective on possible future needs. In other words, the existing formal schemes are not designed to fit the reality of most persons working in the informal economy, indicating the need to redesign schemes. This could include more flexible payment methods and possibly some ability to access unused contributions in the form of loans in order to make the schemes more attractive in addressing short-term needs. In addition, cooperation with workers' own associations also seem to hold potential as discussed below.

Bottom-up social protection models

Although heterogeneity characterizes the informal workers in our research, one aspect that cuts across countries and sectors is the important role played by different workers' associations in filling the substantial formal social insurance gap by cushioning members during difficult times such as sickness, death, and social welfare needs.

While the associations do not use conventional social protection concepts such as social insurance, many of the services they provide for workers fall within social protection if viewed in a comprehensive manner as we have done in this edited book. While what exactly is offered differs widely between groups, it is clear from the data presented and discussed in this volume that informal workers' own associations offer a wider assortment of social protection than public schemes,

focusing on preventive and promotive measures and, to a lesser degree, also transformative measures of voice and representation. Associations, however, do not generally offer protective social protection; thus, social assistance in the form of conditional and unconditional cash transfers remains an important prerogative of formal social protection.

Comparing the services delivered by the associations to formal public or private service providers, for example, loans or social insurances, some differences stand out, which speaks to the attractiveness of informal social protection measures, while simultaneously pointing to some of the shortcomings.

Most associations offer preventive measures ranging from ad-hoc contributions when needs arise to more specific insurance schemes, and many also offer promotive measures in the form of savings and loans enabling easy borrowing, but also vocational training, job facilitation, and, to a lesser degree, joint business activities. In addition, some associations play a role in facilitating access to formal services such as loans and health insurance – as mentioned, we found a significant correlation between informal association membership and access to formal social insurance (see Chapter 3 for more detail). Hence, some associations play a crucial role in either registration of members to a formal health insurance scheme or by directly handling members' premium payments via their savings. Although this was by no means common practice, the existence of such facilitation points towards the potential role that some associations might play in encouraging enrolment but also how a group can help prevent default among their members by handling the premium contributions. A particularly interesting example is the KIKOA scheme in Tanzania which was tailored to work through the informal workers' own associations. The scheme attracted considerable interest but alas did not survive, partly due to adverse selection problems (see Chapters 2 and 6).

The informal social protection provided by associations is based on reciprocity and characterized by being personalized, trust-based, and timely so long as a worker is a member and paying dues; while formal insurance schemes procedures for insurance pay-outs can be bureaucratic and time consuming, the micro-insurances were generally described as more timely, flexible, and based on personal trust.

On the downside, cushioning in relation to life contingencies, such as health-related problems, is mainly provided as a one-off pay-out and normally only covers a limited amount. Likewise, while many associations provide some form of savings and loan function which can be essential in smoothening out irregular incomes and addressing life contingencies, they are nonetheless considered insufficient to meet needs. In addition, the limited size and financial resources of most informal associations means that they are vulnerable towards disruptions such as members defaulting or mismanagement of funds by association leaders. Nonetheless, while providing only limited coverage, they do provide social protection services which are for most people in the informal economy difficult or impossible to access elsewhere.

In summary, compared to the top-down formal social protection models, the bottom-up models employed by informal workers' own associations are based on

trust and reciprocity and offer flexible but also limited cushioning against more immediate and short-term needs. While this is a better fit with the realities of most informal workers, access to the bottom-up model is often also exclusionary as many well-functioning groups have entry barriers which are likely to take them out of reach for many informal workers. Recalling that, in our study, only 34 percent in Tanzania and 48 percent in Kenya belonged to an association, exclusion, particularly of poorer segments of informal workers, needs to be thought of when considering the possibility of designing social protection measures where access is facilitated through associations. As explored in more detail in Chapter 10, differences between association focus and between members and non-members varied across countries, sectors, and worker-types. However, we did find that in general, and when controlling for other factors, members have higher average earnings compared to non-members suggesting an associational bias towards the slightly better off, although we cannot say with certainty in which direction the causality runs (see Chapter 3 and Torm, 2020 for more detail). Sectoral differences were identified in what was perceived to be the most important benefit of association membership. Hence, controlling for key worker characteristics, trade and transport workers list voice and loans as more important (compared with health benefits), whereas construction workers are relatively more likely to list health benefits as key association functions. Apart from sectoral differences, across sectors and all other things being equal, worker age is correlated with an increased likelihood of listing health benefits over other benefits, whereas women were more commonly own-account and more likely to join associations compared to men. These research findings clearly illustrate the need to consider sector- and worker-specific contexts when discussing social protection. In addition, and in summary, our analysis comparing bottom-up informal social protection with top-down formal models highlight the need to unravel the implicit formal–informal dichotomy and resulting bias inherent not only in formal schemes but also in the social protection agenda and literature more broadly.

The issue of representation

A particular social protection gap identified is that of representation, and again, this is linked to the dichotomy and bias mentioned earlier. Looking at public understandings of, and policies on, social protection, transformative measures, and the issue of representation and voice, in particular, are notably absent. While not framed as social protection but as related to civil rights, Kenya has in, recent years, made moves towards more decentralized and inclusive representation of informal workers, most prominently illustrated in the Micro and Small Enterprises Authority (MSEA) where informal traders are represented amongst other groups. Tanzania does not have such formal institutionalized structures although intermittent support for the informal sector and ad-hoc coordination and consultation does exist.

The overall deficit in formal and institutionalized representational structures relates to the common understanding of informality as a transitional state on the way to formalization which results in a lack of recognition of people in the

informal economy as collective political actors who should have access to represent themselves in their own right in matters which concern them such as in the use of public space or in social protection policies and regulation.

Representation is of absolute key importance if the general wellbeing and resilience of informal workers is to be advanced. As an example illustrated throughout this book, many policies and regulations which govern the workplaces and conditions of informal workers operating in urban space are either ineffective or actually undermine their ability to earn an income and guard their health. Hence, effective representation in matters which affect their work lives is a key necessity. Likewise, it is not just exclusionary but also counter-productive that informal workers – constituting 84 percent and 69 percent of total (non-agricultural) employment in Kenya and Tanzania, respectively (ILO, 2018; KNBS, 2019) – are not directly represented in national-level institutions where issues such as those related to work and social protection are discussed and negotiated. Hence, in terms of representation and voice, the associations which do engage in such activities contribute to filling a large and important social protection gap for informal workers. Institutional linkages and representational capacities have throughout this book been discussed using the PRA, to which we now turn.

The potential of associations – and the power resource approach

Chapter 10 of this book contains a comparative analysis of the power resources available to associations, and hence, here, we focus on the broader implications of our findings. 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 as we identify below. Below, we go through the concepts of structural and associational power in turn, discussing potential and limitations based on our research findings and including institutional and societal power where relevant.

Structural power

Informal workers, in general, suffer from very low *marketplace bargaining power* as most occupations have low entry barriers, and there is a large pool of available labour. Workers with slightly more but still limited bargaining power include matatu/daladala drivers and skilled construction workers. With regard to *workplace bargaining power*, this was shown to differ greatly by sector as strategic disruption abilities are of key importance for informal transport workers. The potential for transport workers to disrupt operations and hence the circulation of people and goods in the cities is real and acknowledged as such by public officials as a latent threat. This at least partly explains why we see greater efforts at formally regulating this sector – most pronounced so far in Kenya but as discussed with limited results for workers.

Strategic disruption abilities can, if coordinated and scaled, pose a real threat to regime-survival and hence transform into *regime-disruptive power* which, in turn, can be used to “extract concessions from political elites interested in

regime-survival” (Marslev, 2019, p. 18). This is potentially a very potent source of power, in particular, for transport workers, but also for informal economy workers as an overall group due to their vast numbers and strategic importance as ‘vote-banks’ during election times. Currently, as informal worker associations are fragmented in both countries, this remains mostly latent, but the potential is nonetheless real, whether advanced through sector specific coalitions, via cooperation, or even incorporation into established trade unions as discussed below.

Associational power

While associational power, as evidenced throughout this volume, is of immense importance in covering social protection deficits for members, this is nonetheless also where we find the largest conceptual challenges of employing the PRA.

The conceptualization of associational power, as derived from the formation of collective organizations of workers, seems to rest on the assumption that the main purpose of collective organizing is representation – a form of transformative social protection. Nevertheless, as we have shown in the contributions to this book, many informal workers form collectives for other purposes, for example, to find work or to perform preventive and promotive informal bottom-up social protection measures. This was particularly the case with smaller stand-alone grassroots associations which constituted the majority of associations, while it was the larger umbrella associations which tended to engage in representation. We therefore note a general challenge in conceptualizing the capabilities of associations in providing other forms of social protection and hence in extending the PRA framework to grassroots associations.

We note though the considerable latent potential in building stronger and larger networks of associations, particularly with regard to voice and representation, but also to boost infrastructural resources and organizational capacities to leverage preventive and promotive forms of social protection. As of now, even for umbrella associations, representation is most often marginally applied at case by case level and not as broader advocacy directed at general working conditions, at formal social protection policies, or the misfit or lack of enforcement of government rules.

Other factors specific to the informal economy include the multitude of different work and employment constellations – own-account, commission work, wage-worker (without contract), unpaid help, casual work, micro-entrepreneur with a helper, etc. – as well as the often ambiguous nature of employment relations where such exist. In addition, there are often quite distinct power hierarchies between workers within specific sectors such as, for example, between a mason and his helper – something which, in the case of transport workers, has been framed as different ‘classes of labour’ by Rizzo (2017).

The often unclear nature of employment relations means that there is not always a ‘natural’ employer to be targeted or engaged with in negotiations, and hence in this book, we left it an open empirical question who formed the relevant object of workers’ strategies and possible counterpart in negotiations. Our case

studies revealed instances of representation towards employers (in transport and construction), the police (transport and trade), as well as other municipal and national-level authorities (all sectors).

More complicated is the notion of different ‘classes of labour’ which means that one should not assume automatic solidarity within a collective of workers in a sector, sub-sector, or workplace. This also relates to what we consider to be another challenge of the PRA, namely that it leaves the internal power dynamics of workers’ organizations as a black box. In this book, we can therefore be said to suffer from a similar bias as we have focused on social protection services and only to a very limited extent on internal associational power dynamics. Hence, we argue that, while our findings underline the important role played by informal workers’ own associations in providing informal social protection, future efforts to rethink formal social protection efforts to work through informal associations would necessitate research on internal associational dynamics which most likely in very real ways restrict access for some members.

The conceptualization of power resources, as developed from the perspective of trade unions, also omits sources of power, which we have found to be of relevance to informal workers’ associations. For example, controlling access to space (what could perhaps be called territorial power) which is of key importance to transport workers associations and some micro-trader associations or personalized ties with more powerful actors (a form of societal power) which is important amongst associations in all the sectors studied.

Another strategy to enhance societal power that has been followed by some associations in order to address both resource and representational deficits has been to employ coalition-making in the form of cooperation with external organizations such as foreign NGOs.

Thus, as also highlighted in the literature on PRA, we see different power resources reinforcing each other but we also observe how most power resources in the informal economy remain underexploited due to fragmentation, lack of resources, and, in general, weak structural and institutional bargaining power.

Overall, though associations have in this edited book been viewed as important sources of power which can be leveraged by informal workers to access various social protection services, though with important differences between countries and sectors. Generally, a higher percentage of workers are enrolled in associations in Kenya than in Tanzania, and Kenyan associations tend to be more resourceful. There is a stronger associational life among informal transport workers compared to informal traders and construction workers in both Kenya and Tanzania. In Kenya, workers have some formalized institutional power in the transport and trade sectors, while Tanzania has made some ad-hoc or non-institutionalized rule-bound interventions in these sectors. With regard to addressing the general deficit in institutional power, an innovative strategy that has recently been employed by some associations has been to cooperate with, associate to, or even form new trade unions altogether.

In sum, with regard to the PRA, we have made a conceptual contribution first by identifying some limitations when transferring this typology to informal

economy workers. Second, we have shown how the framework, when modified to fit the informal economy and combined with the preventive, promotive, and transformative social protection frame, is useful in highlighting how sector- and country-specific groups of informal workers possess different power resources. Hence it has proved useful in identifying specific challenges as well as existing and potential leverage points, in particular, with regard to issues of transformative social protection in the form of representation and voice.

Tapping into the institutional power of trade unions

The research discussed in this volume reveals that, while most workers belong to associations, very few belong to unions which negotiate, lobby, and advocate for workers' rights. Nonetheless, there has recently been an opening towards informal workers by the dominant union federations and some individual unions. Although still in its infancy this is a significant development. Informal workers can potentially tap into the institutional power of trade unions, while trade unions potentially stand to gain enormously in numerical strength. It is, however, also clear that the recent opening poses a very difficult and politicized challenge for the established unions (for a discussion of this see Riisgaard, 2021). At the same time, not all attempts at cooperation or inclusion of informal workers have been successful as seen in the transport industry where informal workers have largely opted to create new independent unions rather than join established ones.

Most advanced so far has been the transport sectors in both countries where both new and established unions are involved in representing informal workers, albeit in a very fragmented and competitive manner as well as the micro-trade sector in Tanzania where one particular trade union (TUICO) has been active. Below, we discuss the potential of unions for informal workers by comparing them with informal workers' own associations.

Associations or unions – or associations and unions?

Our research provides fertile ground for a comparison between informal workers' own associations and trade unions – an exercise which remains oddly underexplored in existing literature on informal workers (for more detail, see Riisgaard, 2021). Kabeer, Sudarshan, and Millward (2013), based on their study of informal women workers' organizations (primarily incentivized by NGOs) in different countries, argue that collective action in the associations they studied was built around a recognition that livelihood concerns were key and only in addition to this did they focus on a shared identity as workers. The associations we studied were more varied than the ones included by Kabeer, Sudarshan, and Millward (2013) and included associations, particularly, in transport and construction, which were established primarily around occupational concerns. Based on our findings, we would thus come with a more tentative statement recognizing the large variety of associations and argue that, in general, most informal worker associations address broader livelihood concerns often in addition to work-related issues.

Kabeer, Sudarshan, and Millward (2013), furthermore, conclude that a critical lesson deriving from their cases is the need to start with the experiences and realities of the informal workers themselves and that this stands in contrast to the politics of representation traditionally practiced by the trade union movements which generally work through a common set of strategies around a predefined agenda largely based on economic demands and a shared identity as workers.

Looking at trade union engagement with informal workers in Kenya and Tanzania, we do see some trade unions like, for example, KUBHAWO (Kenya Union of Hair and Beauty Workers) in Kenya offering services that go beyond workplace challenges by providing saving and loans services, while other examples include trade unions seeking to engage informal workers via events on general health-related issues such as HIV or Tuberculosis. In general, though, the trade unions tend to focus on work-related issues in their engagement with the informal economy.

It is also clear that even though the unions seek to be innovative in their engagement with informal workers in different ways, they nonetheless follow a more predefined track which is also shaped by the established tripartite institutional frame. This has the advantage of offering access to and experiences with representation – something which is often lacking but greatly needed for informal workers. Unions have national-level institutional representation in different forums including ones related to social protection. On the other hand, unions' experience with representation is largely restricted to negotiations with employers and legal representation of workers via the labour court systems. Hence, if unions are to succeed in transforming into representational structures capable of addressing the representational gap of informal workers, then innovation is needed, particularly with regard to informal workers who do not have an identifiable employer whom to target for negotiations. An interesting approach has been piloted by TUICO (Tanzania Union of Industrial and Commercial Workers) in Tanzania (see Chapter 6) in their attempt to represent micro-traders as they have sought to establish a bargaining committee where different market traders come together at municipal level for negotiation with authorities. Although mixed results were reported by the participating trader associations, this nonetheless provides an example of some of the innovation needed.

Interestingly, we found that trade union engagement in Kenya and Tanzania works primarily through the informal workers' own associations. Hence, we would argue that this does not have to be a question of choosing one organizational form over another but rather an option of choosing trade union representation in addition to the grassroots associations. By implication, this could mean a differentiated set of benefits where unions, for example, provide the transformative measure of institutional representation and lobby for extension of formal social protection schemes and where associations offer the network and social cushioning for short-term needs (preventive and promotive social protection). This, however, would also mean that challenges of entry barriers to informal workers associations are likely to become duplicated as entry barriers to trade union representation.

An important question arises though as to whom unions seek to represent and how that corresponds with the realities and the self-understanding of informal workers? Importantly, many informal workers do not perceive themselves as workers but rather as small businesspeople with small businesses. In addition, some of the services provided by workers' own associations are services one would rather expect from a business association than a trade union – for example, opportunities to network and share information, and resources useful for their businesses activities such as access to credit. Nonetheless, unlike within the trade union movement where inclusion of informal workers is a prominent although highly disputed topic, we did not encounter similar efforts or agendas from the established business associations which cater for formal business (although we did not investigate this specifically). Nonetheless, one could argue for a need to differentiate between people in the informal economy on the basis of their identification (or characteristics) as a worker in an employment relation or as a businessperson with a small business. While there is a need to differentiate, the endeavour is complicated by the multitude of existing work and (often hidden) employment relations as showcased in this edited book. In addition, such differentiations should also be carefully considered, as different representational models have different implications for social protection as discussed below (see also Riisgaard, 2021).

The representational models

As outlined in the introduction, a particular representational model is promoted by the ILO and generally favoured by trade unions. This model posits that existing employers' and workers' organizations should extend membership to workers and economic units in the informal economy, so that they can be represented and participate in social dialogue with a particular focus on transitioning into formality. The social protection implications of this model are largely compatible with the existing formal social protection schemes, where most employment-related social protection will accrue to workers only when they formalize, and where social insurance is accessed through self-contributions.

Another representational model would be to seek to transform the existing tripartite structure to a 3 + 1 model in order to enable informal operators – whether as workers or businesses – to represent themselves on an equal footing with formal enterprises and workers, but as separate from either of these. This is generally the agenda, which is being pushed by transnational advocacy groups like WIEGO (see e.g. Alfes & Moussié, 2019). Within this model, it is questioned whether the vision of full formalization is possible, and emphasis is on approaches which allow for participation of informal workers (in their own right) in policy design and implementation. The Kenyan Micro and Small Enterprises Authority (MSEA) could be seen as a small step in this direction. The implications for social protection of this model are likely to be a more universal and rights-based approach, either through an expansion of 'workers' rights to include all workers or through citizenship claims on the state to guarantee certain welfare

rights such as, for example, health care, pensions, and other social security benefits (as has, e.g., been the case with some informal workers' movements in India – see Agarwala, 2013). Amongst the associations participating in our research, such overall claims were largely absent, and focus was on a more immediate level of case by case dealing with challenges faced by members. Nonetheless, we did, in both countries, see examples of informal micro-traders' associations seeking representation alongside business associations and informal transport workers forming their own unions outside the established national federations.

Key implications and further research needs

It is clear from the discussions above that there is no one size fits all solution, and that challenges and needs should be understood in the context of sector and status of work along with associational belonging and other differentiators like gender, age, income, and assets. Nonetheless, in an overall conclusion, we endeavour to tease out the following implications of our research:

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 bias renders most existing formal social protection measures starkly inappropriate and inadequate for the majority of the working populations.

Of particular importance is the representational deficit. 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.

The immense importance of informal workers' own associations in meeting (even if inadequately) the social protection needs of their members needs to not only be recognized but also help inform efforts to reframe national social protection policies and systems.

This edited volume has reported findings from three specific sectors in two specific countries. In other sectors, other sector-specific features will prevail, but the importance of associations in delivering social protection is likely to cut across. While we cannot generalize, it is nonetheless also likely that informal social protection through associations is of great importance in other African countries characterized by a large informal economy and low coverage by formal social protection schemes. On the other hand, we would be cautious in generalizing the specific characteristics of the bottom-up and, in particular, the top-down model of social protection to other contexts, but highly encourage future research in this area. Additionally, our research points towards several other areas in need of further research:

As mentioned, understanding the internal power dynamics of associations and how they might affect members differently would provide much-needed insights to associations' potential as vehicles for representation and for developing stronger coalitions amongst associations as well as in relation to future efforts to enhance informal social protection and possibly link it to formal social protection.

In light of severe disruptions like the ongoing COVID-19 pandemic which has further undermined the formal social protection system and forced reliance on informal cushioning, there is an important need to gain a better understanding of how different types of associations fare during a crisis.

In this edited volume, we have addressed formal social protection measures that have already been implemented, but as also noted, discussions about how to achieve broader inclusion are ongoing, and policies are continually being drafted and pilot schemes launched, as elaborated in Chapter 2. Such innovations and policy proposals need to be assessed for their compatibility with the needs and challenges of particular groups of informal workers. This endeavour should include assessments of innovative solutions implemented in other countries which might serve as inspiration.

Finally, there is a need to further investigate the potential of recent instances of representation of informal workers through formal institutions as demonstrated in the Kenyan case of MSEA and in the case of informal workers' associations joining or forming trade unions. Both hold potential for diminishing the representational gap of informal workers but are hardly explored in existing literature.

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