

**SOCIAL PROTECTION POLICY AND INSTITUTIONALISATION OF INFORMAL
SECTOR WORKERS IN BUGISU REGION, UGANDA**

BY

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DAS20/60150/14

**A THESIS SUBMITTED TO THE SCHOOL OF POST-GRADUATE STUDIES IN PARTIAL
FULFILMENT OF THE REQUIREMENTS FOR THE CONFERMENT OF THE DEGREE
OF DOCTOR OF PHILOSOPHY IN POLITICAL SCIENCE OF THE SCHOOL OF ARTS
AND SOCIALSCIENCES, KISII UNIVERSITY.**

JANUARY, 2020

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DEDICATION

I dedicate this piece of work to my dear mother Mrs. Agrace Baremirwe who did not have opportunity to acquire formal education but inspired me to study and remain in school; and to my loving husband Sam Wasike and our Children Mwesigwa Hannah Princess, Muyeti Elisha Immanuel, Mukisa Joseph and Tsubira Joel Daniel who have missed most of my precious time.

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ABSTRACT

Contemporary literature on social protection for informal sector workers has focused on the role of institutionalisation in promoting access to social protection. However, the social protection policy in Uganda is fragmented and excludes the informal sector workers. Thus the policy does not facilitate the institutionalisation of informal sector workers. This study, therefore, set out to (i) examine the influence of agenda setting of social protection policy on institutionalisation of informal sector workers (ii) assess the effect of the implementation strategy of social protection policy on the institutionalisation of informal sector workers (iii) establish the extent to which sustainability strategies of social protection policy promote institutionalisation of the informal sector workers and (iv) evaluate and analyse the extent to which access to social protection influences institutionalisation of informal sector workers. The study was conducted in Bugisu region in the districts of Mbale, Manafwa and Namisindwa. The study adopted quantitative research design which was triangulated with qualitative methods. The study involved 405 respondents in the categories of informal sector workers, NGOs and Government. The respondents were selected using multistage, purposive, stratified and systematic sampling techniques. Data were collected using questionnaires, Focus Group Discussions and interviews. Content analysis was used to analyse qualitative data whereas quantitative data were analysed using descriptive and inferential statistics. Multiple regressions were used to establish the relationship between variables in all the four objectives. The findings revealed that social protection policy has a positive significant influence on the institutionalisation of the informal sector workers as revealed by $R^2 = 0.175$; $F = 18.3$ and ANOVA^a ($P = 0.000$). Thus the overall influence of social protection policy on institutionalisation of informal sector workers is 17.5%. The dynamics of agenda setting of social protection policy were found to have a positive significant influence as reflected by $\beta = 0.131$ $p < 0.028$. Findings show that lack of involvement and participation of informal sector workers in the agenda setting process leads to lack of prioritisation and targeting of risks faced by informal sector workers. Findings further show that the implementation strategy of social protection does not have a significant influence on institutionalisation of informal sector workers as reflected by $\beta = 0.015$, $p < 0.809$. Instead the results show the need to review the factors in the regulatory environment as well as promote economic empowerment of the workers for enhanced ability to contribute towards the schemes. It was also found out that the sustainability strategies of social protection policy positively influence institutionalization of informal sector workers by 15.8 % as reflected by $\beta = 0.158$, $p < 0.07$. The findings point to the need to empower different categories of workers to make contributions towards social protection schemes. Finally, access to social protection shows the highest level of influence on institutionalization of the informal sector workers at 25% and with $\beta = 0.25$, $p < .000$. Thus, the study findings show that institutionalisation of informal sector workers should be promoted by increasing access to social protection and participation of the informal sector workers in agenda setting and design and implementation of sustainable schemes. The findings of this study are thus relevant in informing the government and other development partners about how the social protection needs of the informal sector workers can be effectively addressed. In addition, the study informs academicians and other researchers about the link between social protection policy and informality of the informal sector workers.

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ACRONYMS

| | |
|--------|---|
| APSP | African Platform for Social Protection |
| CBHIS | Community Based Health Insurance Services |
| CBOs | Community Based Organisations |
| CHI | Community Health Insurance |
| CSOs | Civil Society Organisations |
| DCDO | District Community Development Officer |
| DRT | Development Research Training |
| FES | Fredrich Stiftung Ebert |
| GDP | Gross Domestic Product |
| IDS | Institute of Development Studies |
| ILO | International Labour Organisation |
| KACITA | Kampala City Traders Associations |
| KNHIF | Kenya National Health Insurance Fund |
| MoF | Ministry of Finance |
| MoGLSD | Ministry of Gender, Labour and Social Development |
| MVIRBS | Mazima Voluntary Individual Retirement Benefit Scheme |
| NAADs | National Agriculture Advisory Development Services |

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| NGOs | Non-Governmental Organisations |
| NHIF | National Health Insurance Fund |
| NHIS | National Health Insurance Scheme |
| NPHC | National Population Housing Census |
| NSSF | National Social Security Fund |
| NUSAF II | Northern Uganda Social Action Fund II |
| OVC | Orphans and Vulnerable Children |
| OVCs | Orphans and Vulnerable Children |
| PEA | Political Economy Analysis |
| PEAP | Poverty Eradication Action Plan |
| PWD | People with Disabilities |
| RNSF | Research Network and Support Facility |
| SACCOs | Savings and Credit Cooperative Organisations |
| SCG | Senior Citizens Grant |
| SEWA | Self Employed Women's Association |
| SHI | Social Health Insurance |
| SSA | Sub-Saharan Africa |
| UNDP | United Nations Development Programme |
| UNICEF | United Nations International Children Educational Fund |
| UNRBRA | Uganda National Retirement Benefits Regulatory Authority |
| USSP | Uganda Social Protection Strategic Plan |
| USPP | Uganda Social protection Platform |
| UWEP | Uganda Women Empowerment Programme |

| | |
|-------|--|
| WIEGO | Women Informal Employment Globalising and Organising |
| WTO | World Trade Organisation |
| WTP | Willingness to Pay |
| YLF | Youth Livelihood Fund |

CHAPTER ONE

INTRODUCTION

1.0. Introduction

This chapter presents background to the study, statement of the problem, significance of the study, purpose of the study, objectives of the study, hypothesis, research questions, and scope of the study limitations of the study, theoretical framework and definition of key terms.

1.1. Background to the Study

Social protection is one of the global strategies used by governments to respond to public and social concerns (Norton, Conway and Foster, 2002; Owusu-Addo, Renzaho and Smith, 2016). Social protection addresses poverty and vulnerability by empowering individuals and households to manage vagaries of life such as unemployment, accidents and illnesses, disability and old age (Lund, 2009). In the context of this study, the concept social protection entails a wide range of strategies that are designed or employed to protect individuals and their households against socio- economic risks and vulnerabilities. These risks and vulnerabilities include loss of income and poverty (Smit and Mpedi, 2010). Workers in the informal sector do not have a regular income and are more likely lower levels of protection compared to those in the formal sector (ILO and OECD, 2020). For instance, according to CGAP (2020), COVID-19 has led to loss of income to workers without fixed income at this category of workers apparently is in critical need of social protection.

Despite the role of social protection in poverty reduction, about 2 billion informal sector workers lack access to social protection schemes (*ibid*). The informality of workers in the informal sector is one of the top challenges that facilitate exclusion of informal sector workers in most social protection interventions globally (Lund, 2009; Lund and Chen 2016; ILO, 2020).The informal economy refers to all work outside the formal institutional framework (Handayani and Asian Development Bank, 2016). Workers with informal employment lack employment benefits, social or legal provisions of the contract and access to a formal social protection scheme (William, 2015). Scholars contend that there is a link between informality of workers and lack of access to social protection for informal sector workers (Partnership for Economic Policy (PEP), 2016; Gonzales and Gregorio-Manasan, 2012).Within the context of this study, “informality” and “non-institutionalisation” are used interchangeably to mean all activities that are outside the official institutional framework and as a result, the governments have little control over the quality of employment. Institutionalisation encompasses processes that lead to formalisation of informal sector activities. The institutionalisation process entails aspects such as registration of businesses and workers’ groups, availability of formal contracts, formal rules and other legal provisions that protect the rights of workers as well as promote their welfare.

Global statistics reveal that majority of the workers are in the informal sector. The sector consists of more than 50 per cent of the world’s populations that contribute a great proportion to GDP. About 80 per cent of the workers in non-agricultural employment are in Asia, 65 per cent in Sub-Saharan, 50 per cent in Latin America and 45 per cent in Middle East and North Africa (Vanek, Chen, Carré, Heintz and Hussmanns, 2014). In

Sub-Saharan Africa, the informal sector contributes to the tune of 55 per cent of GDP and per cent workforce (ADB, 2013; Schneider and Diop, 2001) and comprises of 90 per cent of the new jobs (ILO, 2012). Women are overrepresented in the informal sector and they do the most precarious work (De Paz, Wheeler and Barya, 2014; Rebecca Holmes & Scott, 2016; ILO, 2012). De Paz *et al.* (2014) asserted that women and widows are the most vulnerable groups to risks and vulnerability because they dominate precarious employment. Majority of those excluded from accessing social protection are the women who work in the agricultural sector (ILO, 2012).

Notwithstanding the contribution towards economic growth, informal sector workers benefit less from the gains of growth. Access to social protection is one of the effective strategies of distributing resources to the citizens (Babajania and Hagen-Zanker, 2012).

Increased access to social protection is one of the key strategies the governments should use to fulfill the essential role of ensuring social accountability to the citizens in return for their contributions to economic growth through taxes (William, 2015; The Max Lock Center, *et al.*, 2017). However, the informal workers' benefits in terms of social service delivery do not necessarily commensurate with their contribution in terms of taxes because informal sector workers continue to be excluded in most of the social protection programmes. This is partly attributed to the fact that the social protection strategies in many developing countries have imported non-inclusive systems of social protection that have roots in colonial administration, and in so doing only favour workers with white collar- jobs (Kabeer, 2008). Tabor (2005) notes that majority of Community Based Health Insurance schemes (CBHIs) in Sub-Saharan Africa came in existence after 1990s and are far common in West and Central Africa than any other part of the continent

particularly in Benin, Burkina Faso, Cameroon, Democratic Republic of Congo, Mali and Togo. In particular, they typify a strong Francophone tradition of mutual health associations.

In spite of the low levels of incomes and the precarious nature of employment, social protection interventions in most countries target formal employees, leaving the majority of the workers in the informal sector vulnerable to risks that accelerate poverty. The findings of the study conducted by Partnership for Economic Policy (PEP), (2016) revealed that social protection coverage was less than 25 per cent of the working population in Pacific Asia, which is mainly a small population of workers in the formal sector. In addition, the study conducted by Cho (2011) in Yemen on informality and social protection from health shocks revealed that many informal sector workers were not covered by health insurance due to low capacity of workers to make voluntary contributions. Similarly, Babajanian, Hagen-Zanker and Holmes (2014) conducted a study in India, Bangladesh Afghanistan and Nepal to establish the contribution of social protection and labour programmes towards social inclusion. Their findings revealed that there were governance limitations relating to monitoring and evaluation, and limited service capacity on the side of the governments and as a result, a significant number of the informal sector continued to be excluded.

The results of the study by McIntyre, Obse, Barasa and Ataguba (2018) on challenges of financing universal health coverage in Sub-Saharan Africa (SSA) revealed that most countries that have initiated social protection programmes show lack of financial and technical capacity and heavy reliance on external funding. In addition, only three countries, that is, Ghana, Rwanda and Gabon had coverage of over 20 per cent; Rwanda

and Ghana previously had Community Based Health insurance and both had mandatory insurance schemes for the poor. This is an indicator that exclusion of informal sector workers in accessing social protection needs specific targeting strategies.

In addition, findings by World Bank (2017) on extension of pension coverage in Uganda revealed that formal pension arrangement is restricted to less than two million people of the workforce and approximately 85 per cent of the informal sector workers are excluded. Akin to these findings, De Paz *et al.*, (2014) while investigating the expansion of social protection to informal sector workers found out that only 5 per cent of the population in Uganda is able to benefit from social insurance schemes and the beneficiaries are mainly workers in the formal sector.

Scholarly literature attributes the exclusion of informal sector workers to informality of the sector. First of all, exclusion of the informal sector workers is structural and implied by the nature of employment. The fact that the jobs and businesses in the informal economy are unregistered by the state implies that workers lack access to legal protection from risks (Government of Uganda (GoU), 2015; Ssanyu, 2019; ILO, 2019). Secondly, the informality of the informal sector is typified by administrative difficulties in collecting contributions and managing the distribution of social security benefits (Lund, 2009; Barrientos and Hulme, 2016). The associated administrative challenges include the irregular and seasonal nature of incomes, heterogeneous nature of the economy, unavailability of statistics, low capacity to contribute, and double counting and high level of diversity (Anuradha, Christopher and Wilson, 2013; Gonzales and Gregorio-Manasan, 2012; ILO, 2019; ILO and OECD, 2020). Other factors include lack of records about the jobs and businesses (Ssanyu, 2019); high illiteracy levels that makes it difficult for

majority of the workers to access information about the existing social protection schemes or even fill forms to access the schemes (CGGAP, 2020); and ignorance about social protection both as a concept and policy concern (Ssanyu, 2019)

In spite of the above challenges in the structuring and administration of social protection services for informal workers, there is a growing consensus that social protection is an essential component of economic and social development strategies (Lwanga-Ntale, Namuddu and Onapa, 2008; Barrientos and Hulme 2005). According to Slater and McCord (2005) if the state can deliver social protection in an inclusive and equitable way, people are likely to recognize, respect and identify with it. This is because social protection has the potential to address the risks and vulnerabilities that expose the informal sector workers to poverty (Lund, 2009). Also, in developing countries, both rural and urban areas are dependent on the informal sector both in terms of incomes and employment (Lund, 2009; (Cichon and Cichon, 2016).

Much of the recent literature has recommended comprehensive strategy for extending social protection strategies involving integrative and inclusive approach through institutions to foster realisation of rights of workers in the informal sector is commonly proposed (Lund, 2009; Vanek *et al.*, 2014;Holmes and Scott, 2016). This theoretical orientation is probably based on the fact that social service provision is a public right that should be met by the government and workers in the informal sector must exercise a collective voice in order to secure this right (ILO, 2002). However, there is inadequate literature that discusses the extent to which social protection contributes to non-institutionalization of the informal sector across the globe. In addition, much as literature reveals that social protection addresses poverty and lack of institutionalisation leads to

lack of access to social protection, less is said about how lack of an effective social protection policy contribute to non-institutionalisation of informal sector workers

In addition, workers in the informal economy are not covered by any legislation (Smit and Mpedi, 2010; Ssanyu 2019). While evaluating the variation in employment in relations across 41 developing economies, William (2015) found out that informalisation is greater with inadequate protection of workers from poverty and where there is greater perception of public corruption. This concurs with Gonzales and Gregorio-Manasan (2012) that informal sector workers prefer to operate in the black market in order to avoid taxes. While it may be true that to some extent informalisation of the informal sector is due to preference for the black market, this study agrees with William and Kedar (2017) and ILO (2019) that taxes are not the top drivers to informality but rather the lack of economic benefits attached to formalisation.

In consonance to the above argument, the existing approaches to social protection are in most cases narrow and selective and majority of the countries focus on the formal sector (Canagarajah and Sethuraman, 2001). This undermines the credibility of social protection policies and their ability to address poverty because the society is heterogeneous and policies reflect exclusion of the majority of the workers that are in the informal sector (Cichon and Cichon, 2016). An effective policy should ensure equity and inclusiveness, prioritisation and responsiveness to public needs. However, these have been ignored in many countries, Uganda inclusive. A critical analysis of successful social protection interventions in developing countries such as Ghana, Gabon and Rwanda by McIntyre *et al.* (2018) shows that other aspects of social protection other than pension and health insurance have been neglected. This implies that the specific risks of workers

in different sectors are neglected and therefore most of the social protection interventions lack policy relevance.

Addressing exclusion of informal sector workers from accessing social protection services has, therefore, been a global challenge. Most countries have adopted universal health coverage but this approach is inadequate in meeting all the health packages for informal sector workers. This universal health coverage is associated with exclusion gaps as majority of the informal sector workers lack access to services (De Paz *et al.*, 2014). Studies by Babajanian *et al.* (2014) in Asia and Guloba, Ssewanyana and Birabwa (2017) also revealed that financial and human capacity gaps militate against the effectiveness of social protection programmes for informal sector workers. Holmes and Scott (2016) used a gender lens to assess the role of the state in extending contributory pensions Social Health Insurance (SHI) and health insurance to informal sector workers in Chile, Ghana, China South Africa, Rwanda and Vietnam. Their findings revealed that the policies used are gender blind and do not pay attention to specific social protection needs of women. Similarly, Kenya's universal Health insurance enables 16% of informal sector workers to access social protection compared to 98% of their counter parts in the formal sector (Health Finance and Governance (HFG), 2015).

On the contrary, there is evidence that developing countries have the potential to implement successful social protection interventions that address the risks and shocks faced by informal sector workers. Countries such as, Ghana, Rwanda, Kenya and Burkina Faso are implementing universal health coverage, whereas Bolivia created a universal non-contributory pension for all people 60 years and above that is financed by a proportion of a hydrocarbon tax and dividends from capitalised public enterprises

(UNDP, 2011). Kenya National Hospital Insurance Fund (KNHIF) is the provider of Health insurance and is mandated to provide health insurance for all Kenyans. Although membership is compulsory for all employees, it is voluntary for informal sector workers and available at a fixed premium rate (Health Finance and Governance (HFG), 2015). In Tanzania, informal sector workers have a separate health insurance from the formal sector and informal urban scheme is also different from rural informal scheme (Muiya and Kamau, 2013).

In Uganda, the number of informal employees is expected to expand by more than 20 per cent per year and the informal sector contributes more than 20 per cent of the total National GDP (ILO, 2012). Formal social protection interventions are restricted to less than two million people (11 per cent of the workforce) and only 5 per cent the workers in the formal sector (World Bank, 2017; De Paz, *et al.*, 2014). The informal sector workers depend on the traditional systems, particularly kinship and extended family structure to meet the social protection needs. According to Republic of Uganda (2015), these systems are currently constrained by a number of factors that threaten the family structure and individual efforts notably; low agricultural productivity, impoverished economy, failure of poverty alleviation measures to reach the poorest, inadequate provision of safety nets by the government, climate change and urbanization and globalization. These unfavourable factors call for a more formalized approach by the government to address social protection needs of informal sector workers.

Despite of the above constraints that militate against traditional mechanisms to social protection, the social protection policy the 2015 Social protection Policy does not address the contextual social protection needs on the informal sector workers in Uganda. The

policy pays less attention to the causes of informality that are largely responsible for excluding the informal sector workers, particularly, the heterogeneity of the sector in terms of diversity of workers (Ssanyu, 2019). According to ILO (2020), the formalities required for social protection coverage, particularly the registration of individuals and households are a great step to institutionalization or formalisation. Nevertheless, the existing social protection schemes such as National Social Security Fund (NSSF) and pension target the workers in the formal sector (Mubiru, 2014; World Bank, 2017). The formal strategies for non-formal working population target vulnerable groups that include the elderly, Orphans and Vulnerable Children, People with Disabilities (PWDs) and youth (Republic of Uganda, 2015; Ssanyu, 2019).

It is worth noting that, the 2015 Social Protection Policy acknowledges that lack of institutionalisation is a major limitation for achieving growth and social economic development. However, the informal sector workers in Uganda are invisible and there is no institutional engagement with the informal economy (The Max Lock Center *et al.*, 2017). This implies that there exists inadequate information about how the informal sector works and how it can be enabled to formalise. One of the major factors contributing to this undesirable situation is the dominance of a few elites in the country's political economy and policy making process (The Max Lock Center *et al.*, 2017). Thus, this coupled with limited and segmented representation of the informal sector in politics and policy process aggravates the challenge of lack of voice and continuous exclusion of informal sector workers in social protection interventions.

This study therefore examines the extent to which the existing social protection policy hinders non-institutionalisation of informal sector workers in Uganda. The study is premised on the opinion that the existing formal institutions in Uganda notably, the state, the NGOs, the private sector institutions and Community Based Organisations, in the presence of a favourable social protection policy and from the perspective of Public-Private partnership (Okello, 2015) can contribute towards provision of social protection services for informal sector workers, if the informality of the sector is reduced. To a greater advantage, most informal sector workers in Uganda have on a voluntary basis organised themselves in groups and they are pooling money and other non-monetary resources to protect themselves from social –economic risks and shocks (Devereux and Sabates-Wheeler, 2004). Also, most development practitioners prefer group approach as opposed to targeting individuals because it is more efficient and cost effective. However, the informality of most of the groups does not facilitate commitment of resources and effective partnership by donors and other development partners (ILO, 2012). From this perspective, it can be argued that the social protection policy in Uganda excludes the informal sector workers from accessing to social protection and it does not take advantage and exploit the existing partnership opportunities with NGOs and private sector to address the informality of the sector by providing social protection services.

1.2 Statement of the Problem

Uganda's social protection policy is fragmented and facilitates non-institutionalisation of the informal sector workers. The existing social protection policy promotes schemes and services such as NSSF, pension and retirement Benefits that cover only the working

population in the formal sector, leaving out 93% of the working population in the informal sector without access to social protection services (Republic of Uganda, 2015).

In addition, there are no specific interventions that address the specific risks and shocks faced by informal sector workers (Ssanyu, 2019). According to the Social Protection Policy (2015), the government prioritises programmes that target Orphans and Vulnerable Children (OVC), People with Disabilities (PWDs), people affected by conflict and war, the elderly, youth and workers in the formal sector (Republic of Uganda, 2015). However, the strategies used do not address the specific risks and shocks associated with the diversity of workers in the informal sector (Ssanyu, 2019).

The 2015 social protection policy also acknowledges that lack of formalisation is a major limitation for achieving growth and economic development and spells out the drivers for lack of formalisation that include lack of formal employment. In addition, whereas the policy spells out that Uganda's vision of Micro, Small and Medium Enterprises (MSME) focuses on building the capacity of MSMEs to contribute towards socio-economic development, the informal economy is invisible in the local planning level and there is lack of institutional arrangement at national level (The Max Lock Center *et al*, 2017; CGAP, 2020). Although Uganda is prioritising registration of MSMEs by giving tax identification numbers, there are no economic benefits that accompany registration (CGAP, 2020). As a result, the informal sector workers are compelled to work in the black market which deprives them of the right to legal protection from risks and shocks (Ssanyu, 2019).

Most scholars agree that access to social protection is one of the incentives for formalisation of the informal sector workers. It is argued that some of the prerequisites for

accessing social protection such as registration facilitate formalisation (ILO,2020) Also, lack of access to social protection is an indicator of informality (Cichon and Cichon, 2016; Ssanyu, 2020). Nevertheless, there is inadequate literature that explains the extent to which social protection policy influences institutionalisation of the informal sector workers. Thus, this study examines the extent to which Uganda’s social protection policy influences institutionalisation of informal sector workers in Uganda.

1.3 Study Justification/Rationale

Globally, many countries are grappling with formalising workers in the informal sector and addressing their exclusion in social protection interventions. Previous researchers contend that informality of the informal sector inhibits extension of social protection to the informal sector workers. However, there is scanty data on the extent to which Uganda’s social protection policy affects institutionalisation of informal workers and consequently the exclusion of informal sector workers in social protection interventions. In particular, the study contributes to the existing body of knowledge in the following ways:

The findings of the study provide information to the government and Non-governmental organisations about effective strategies of addressing the specific risks and shocks faced by the diversity of workers in the informal sector. This study thus contributes towards addressing part of the drivers of economic and social exclusion that isolate the low income earners outside formal employment, particularly women, from accessing social protection. In particular, the results of the study enable policy actors and other development partners that include the Ministry of Gender, Labour and Social Development (MoGLSD), donors and NGOs that influence the design and

implementation of social protection schemes for the working population in the informal economy.

In addition, the study findings provide a solution to the existing challenge of informality that is encountered by most developing countries in administering social protection schemes for the informal sector workers. These findings inform the government, policy makers and other development partners about the drivers of informalisation and how they can be addressed through designing and implementing relevant and more effective social protection policies. In particular, this study unveils the role of social protection in enhancing institutionalisation of informal sector workers.

This study unveils the gaps and challenges at different levels in the policy process that inhibit effective design and implementation of social protection policy in Uganda, and how they should be addressed. In particular, the results of this study inform the policy makers and practitioners about how to address exclusion and design effective policies through effective engagement of key stakeholders.

This study builds on the existing discussion among the academicians and researchers on the role of social protection in addressing informality of the informal sector workers. Much of the literature on informalisation concentrates on fulfilling the legalistic objective of complying with taxation. It is argued that the informal sector do not want to formalize because they do not want to pay taxes. However, the philosophical argument behind this research is that, the informalisation of informal sector workers to large extent has not been achieved globally because of lack of economic benefits such as lack of formal contracts, lack of legal social protection to businesses and job and the general lack of economic benefits attached to registration, among others. Thus this study unveils the

link between social protection policy and institutionalizing the informal sector in Uganda's context.

Overall, the Government of the Republic of Uganda will be challenged to use incentives such as cash and in-kind transfers to formalized groups as a means of promoting institutionalisation of informal sector workers instead using the traditional method of enforcing the law through taxation. In so doing, the levels of informality of the informal sector workers will be reduced and consequently, the government can easily regulate their activities and ease tax administration.

1.4 Purpose of the Study.

The purpose of this study was to examine the extent to which the social protection policy influences institutionalisation of informal sector workers in Uganda.

1.5 Specific Objectives

The specific objectives of the study included:

- i. To examine the influence of the dynamics of agenda setting process of social protection policy on institutionalisation of informal sector workers in Uganda.
- ii. To assess the effect of the implementation strategy of social protection policy on the institutionalisation of informal sector workers in Uganda
- iii. To establish the extent to which sustainability strategies of social protection policy promote institutionalisation of the informal sector workers in Uganda.
- iv. To evaluate and analyse the extent to which access to social protection influences institutionalisation of informal sector in Uganda.

1.6 Hypotheses

The researcher also used hypotheses because the topic of study required determining the effect of social protection on institutionalisation of the informal sector workers. Thus, there was need for inferential data to enable the analyses of this effect. Thus, the hypotheses that guided the study included the following:

H₁. The dynamics of the agenda setting process of social protection policy has a significant effect on the institutionalisation of informal sector works in Uganda.

H₂. The implementation strategy of social protection policy affects institutionalisation of informal sector workers in Uganda.

H₃. The sustainability strategies of the social protection policy influence institutionalisation of the informal sector workers in Uganda.

H₄. Access to social protection schemes has a positive influence on institutionalisation of informal sector workers in Uganda.

1.7 Scope of the Study

The study was limited to Bugisu region because a number of informal sector workers have organised themselves and formed Community Based Organisations where they are managing credit and savings schemes. In addition, Bugisu is a heterogeneous community with people from various ethnicities and with both urban and rural population. This provided an advantage of selecting respondents to represent diverse categories of workers in the informal sector.

The study mainly focused on establishing the effect of Uganda's social protection policy on the institutionalisation of the informal sector. Specifically, the study sought to establish how access to social protection, agenda setting process, the implementation

strategy and sustainability strategies of social protection policy influence institutionalisation of the informal sector workers.

The time scope was 2005 to 2017. This time was considered significant because many community groups had been established during this period. Along the same line of argument, the government and international development partners have both emphasized using group approach in poverty alleviation.

1.8 Limitations to the Study

The study was limited by inadequate information system. It was not easy to get up to date information about the number of active CBOs at each district and the actual membership of each CBOs in terms of active members and CBOs. Ideally, this information was supposed to be used in sampling the actual respondent. To address this limitation, a criterion was set to consider CBOs had paid their membership from 2015 in determining the target population of the study. This approach helped to eliminate dormant groups or CBOs.

Secondly, Bugisu is mountainous and most of the respondents were located in hard to reach areas. Initially, the researcher wanted had recruited and trained Research Assistants with a plan of coordinating from Mbale. However, after the first day of data collection, it was found tedious and costly to transport Research Assistants to and hard to reach areas. This would have a negative impact on both the duration of the study and the study budget. This limitation was addressed by identifying and training Research Assistants from each individual community because they were more familiar with their terrain.

The researcher encountered delays in securing the research permit from National Council of Science and Technology (UNCST) due to systemic issues. The normal duration of

securing a research permit should be up to a maximum of three months after submission of application documents. However, the process took 10 months. This affected the work plan for data collection, analysis and reporting. This challenge was overcome after lodging in a complaint before one of the top officials in the institution.

1.9 Theoretical framework

This study was guided by the institutional approach as elaborated by Lund and Srinivas (2000) the institutional approaches of Political Economy Analysis (PEA) and the Subaltern theory. The institutional framework and PEA commonly recognize the need to adopt problem-driven public policies which is also a key aspect of Subaltern theory. In addition, these theories were considered to be most appropriate for this study because the available theories and approaches on public policy process such as the group model, the rational approach among others pay more attention to how policies are formulated, implemented and analysed. However, they do not provide a practical solution to diverse structural and contextual factors that in particular have made administration of social protection for the informal sector employees more problematic. Furthermore, approaches have been identified to possess a descriptive purpose of pointing to factors that are believed to influence implementation outcomes of development interventions (Lund, 2009).

Lund and Srinivas (2000) recommend stronger organisations that can represent the needs of the working poor. They argue that an institutional framework is the first step in analysing actors in the system of social protection. This framework builds on a social responsibility matrix. It is believed that the development of institutional mechanisms promotes the voice of workers in the informal sector, while addressing structural

problems of organising workers with different employment relationships and different socio-economic interests. Also, registration of informal workers could facilitate access to a large saving fund.

The aspects of the institutional framework as pointed out by Lund and Srinivas comprise three elements: First, they propose the need to empower poor people especially women to minimise risks and enhance regular flow of income; second, they agitate for developing different strategies for incorporating workers of different status in different ways. Lastly, they recommend a multi-sector approach for a large number of workers in the informal sector. They also emphasise the need for inclusion of both the government and the private sector in programme implementation and acknowledge the role of donors in exploring the potential mainstreaming of social protection of informal workers into existing formal institutions and in building independent institutions where possible. The institutional approach is important in explaining the variables under the dependent variable (institutionalisation) that provide solution to informality of the informal sector workers.

The foundation of PEA can be traced in 1950s where it was used by political scientists as an instrument of economic analysis. This approach was later adopted in 1990s and used by international development organizations including World Bank, DFID, USAID and UN in understanding poverty and its social impact (Acosta and Pettit, 2013). The primary purpose of Political Economy Analysis (PEA) is to establish actors, networks, institutions and other competing interests that influence the policy process. PEA is also helpful in determining the stakeholders that have power to influence policy decisions. According to PEA, power is, “used to describe approaches used by development and social change

actors to better understand in which ways different dimensions of power act to reinforce poverty and marginalization” (Acosta and Pettit, 2013: 11). Power is used to identify actors, entry points, and positive forms of support from relevant stakeholders which can be mobilised to facilitate the desired change. The concepts of power and PEA explain how some individuals and groups control others, how consent to such control is secured and maintained and what enables or prevents actors from cooperating with one another. PEA is important in explaining the development political incentives that shape decisions as well as determine constraints and opportunities of development initiatives (Fritz, Levy, and Ort, 2009).

In addition, PEA is explicit in breaking down the different stages in the policy process and in determining the roles of the different actors at each stage (Acosta and Pettit, 2013). It is helpful in examining the role of different stakeholders and power holders in influencing the policy direction at each stage in the policy process. PEA supports the Independent variable and in particular, Objective (i) and (ii).

The political influence of each actor is determined by socio-economic forces that include public attitudes, level of citizen voice, level of urbanisation, economic inequality, and levels of forms of fragmentation (Hickey, 2007). Political incentives are instrumental in determining success and opportunities of development efforts as well as frustrating them (Fritz and Levy, 2014). In Uganda, political cycles show relevance to social sector spending, whereby new policies and programmes coincide with the electoral calendar year. A case in point is President Yoweri Museveni’s abolition of user fees in the health sector that coincided with the 2001 elections (Huylebroeck and Titeca (2015.); while the introduction of universal secondary education coincided with the 2006 elections It is

however important to note that while political cycles provide opportunities for the electorates to influence the direction of policy decisions, most of the policies made are ad-hoc and in most cases lack relevance and sustainability.

However, while elections can work as a strong incentive towards initiation of social protection or increased expenditure in the budgetary arena, their influence is mediated through other political institutions, particularly political party (Hickey, 2007) Thus, the use of institutional approach and PEA enable the establishment of different actors/players and the capacity of each actor to influence legislation and implementation of effective social protection policies/programmes for informal sector by taking advantage of the vested powers, roles, and responsibilities. Whereas PEA is very useful in mapping out the key stakeholders that influence policy decisions, informal sector workers are more likely to benefit from the patron-client relationships if they lack organisation. This research argues that workers should be organised in into sizable groups in order to effectively push their demands to the political elites.

The multi-sector approach emphasises the need to be cognisant of the power, roles, and responsibilities of stakeholders (Canagarajah and Sethuraman, 2001) in addition to addressing financing and sustainability issues. In the same vein, the formalisation of informal sector workers through registered institutions has high potential to foster a bottom-up and more inclusive approach, which ensures that, the informal sector workers are central stakeholders in the design of social protection. Consequently, this ensures equitableaccountable and transparent programmes, while cognisant of institutional capacity issues. In view of this, the state can directly implement social protection

programmes or facilitate and/or promote the activities of non-state actors at multiple levels (Lund and Srinivas, 2000).

Given the characteristics informal employment, organising informal workers into formal community groups (institutions) helps to reduce the level informality through registration. Organisation of workers in established groups helps to increase their voice to advocate for better working conditions and social protection services. However, this works out well only when the groups are homogeneous and are bound by shared goals and objectives, as this enables all group members to express their rights and to participate in decision making. Homogeneity, in this case could be achieved by giving freedom to the informal sector workers to initiate the formation of their own organisations based on their goals or interests. When the prerequisites of group identity — shared common problems and interests are realised, collective action will be achieved.

However, the effectiveness of collective action by community groups is also determined by other factors including politics, political regimes, and political interests. There is growing evidence to show that politics plays a more central role in shaping social protection. (Lindell, 2010) notes that democratisation and decentralisation have opened up new political space in which the poor can voice their needs and rights. For instance, (Cook and Kabeer, 2009) note that leaders of political parties vying for power on the basis of an agenda can be influenced to include social protection as a central element, leading to expansion of the scale of provision.

Lund and Srinivas (2000) assert that, the state can facilitate access and delivery of social protection through direct intervention or through facilitation role, allowing non-state

participation at all levels. They also agitate for a multi-dimensional matrix approach that links together schemes for formal and informal economies in a comprehensive way. Nevertheless, the latter is seemingly too general and may not address specific social protection needs of informal sector workers such as health and education. On the other hand, the potential to develop community based social protection could be enhanced through horizontal linkages between NGOs, Trade Unions, government agencies, and employers (Barrientos, Hulme and Shepherd, 2005). Lund (2009), however, recommended the need to look at context-specific ways of combining contributions from different stakeholders and combining statutory and voluntary provisions.

The Subaltern theory blends well with the institutional approach and PEA since it emphasises increasing the power of voice for the oppressed and disadvantaged in advocating their rights. Ranajit Guha constituted the editorial collection of Subaltern theory authors in 1984 (Chakrabarty, 2000). The subalterns refer to people who are dominated by the more powerful in a colonized society and have no voice due to their gender, race, social status, among others (Binebai, 2015). The Subalterns theory maintains that the voices of the oppressed and marginalized in the post-colonial societies when heard can enable the subalterns cease to be subalterns and that the subalterns should speak for themselves instead of being represented by the privileged (Binebai, 2015). However, Spivak (1988) observed that, the Subalterns and privileged should interact to ensure the representation of the Subalterns by the privileged. This study argues that organising the informal sector workers into registered institutions increases their bargaining power and amplifies their voice, which enables by enabling them to demand for their social protection rights. Organisation also enables the informal sector workers to

agitate for representation in the policy making process. A combination of Subaltern theory, the institutional and PEA approaches is therefore sufficient in explaining how the informal sector workers who are excluded from accessing social protection can be empowered to advocate for their rights and take advantage of the patron-client relationships. The informal sector workers need the power of voice to challenge structural and systemic factors that deprive workers from accessing social protection. This theory, therefore, proposes that formalisation promotes the ability of the informal sector workers to have influence in the policy making process and to access social services.

1.10 Operational Definition of Terms

Community groups: This has been used to refer Community Based Organisations (CBOs). These are registered groups initiated and managed by the informal sector workers with an element of savings and credit among other activities.

Informal economy: Business, employment or type of work that lacks formal contracts. Most of the employees are lack regular income and do not subscribe to a formal system of social protection.

Informal sector: Units of production, which operate on a small scale, with low level of organisation and depend mainly on casual, family or personal labour rather than workers employed with contractual agreements.

Informality: Absence of legality of the existing businesses or any other forms of employment.

Informal sector workers: Employees with no formal contracts, whose direct earnings are not taxed and they do not contribute to any formal social protection scheme.

Institutionalisation: Organisation of informal sector workers into formal organizations.

Policy: Formal action by the government to address public concerns/problems.

Power relations: The hidden, visible and invisible power and the roles and responsibilities of each stakeholder power in influencing the nature of social protection policy.

Risk: An anticipated or unanticipated situation or occurrence that carries adverse social economic or physical effects on the affected individual, groups of individual or families.

Shock: This is used to refer to an abrupt situation that disrupts a normal way of life or livelihood of an individual, household or community.

Social protection: Deliberate strategies or mechanisms put in place to protect individuals and their family members against risks and vulnerability that include old age, disability, unemployment and death among others. It also includes sharing social-economic risks through insurance schemes.

Stakeholders' interests: the different ways individual stakeholders influence, benefit, can affect or are affected by the reform and the individual roles and responsibilities of each stakeholder power in influencing the nature of social protection policy.

Vulnerability: A situation where an individual is prone to incidents that are harmful to his well-being falling into or staying in poverty in the future. It also refers to the decline in well-being in the future.

CHAPTER TWO

LITERATURE REVIEW

2.0 Introduction.

This chapter discusses literature relating to the objectives of the study. The sub themes include: the dynamics of agenda setting of social protection policy and institutionalisation of informal sector workers, implementation strategy of social protection policy and institutionalisation of informal Sector workers, access to social protection and institutionalisation of informal sector workers and sustainability strategies of social protection policy and institutionalisation of informal sector workers. It also presents the summary of the gaps in literature and conceptual framework.

2.1 Dynamics of Agenda Setting of Social Protection Policy

The interaction between actors and their power, ideas, context of the political environment and characteristics of the issues themselves affect the global and national agenda setting (Walt & Gilson, 2014). According to Aminu, Tella and Mbaya (2012), when a policy is not sound, it will be difficult to implement. This is likely to happen especially when there is no broad based public and political support. This section discusses the key issues that affect the agenda setting process, consequently the adoption of the issues on the policy agenda and finally the nature of social protection policy and its effect on institutionalisation of informal sector workers. They include stakeholder's participation and policy outcomes.

2.1.1 Politics of Social Protection and Agenda Setting

Literature shows that there is no blueprint for analysing the politics of a social protection framework due to the vastness and heterogeneity of the sector (Tokman, 1989). However,

comprehensive social protection requires political commitment by all the key stakeholders (Devereux, 2010). Nevertheless, stakeholders influence is not always exercised in equal measure. In Africa, social protection policies are mostly influenced by the political elites. The ruled can influence decisions on social protection during political campaigns (Lavers *et al.*, 2018). According to Hickey, Lavers, Niño-Zarazúa and Seekings (2018), the politics of budget allocations in Sub-Saharan Africa are largely influenced by political factors. Most of the countries have committed limited budget of less than 0.5 per cent of GDP much as ILO and World Bank have recommended that each country should committee a certain percentage of the budget (Seekings, 2017). Ulrike (2016) notes that although Tanzania launched its pension scheme prior to 2015 campaigns, no budget allocations were made. In Uganda, political elites sabotaged the formulation of social protection policy to include the population outside the formal working population on grounds that it would promote welfare dependence (Greb, 2014; Hickey and Bukenya, 2016). This study examines the influence of stakeholder's participation and how this impacts on institutionalisation protection policy.

Literature gives emphasis to the critical role of political institutions in shaping the politics of social protection in developing countries (Lavers and Hickey, 2015). These political institutions include elections and political party systems and patron-client systems that influence major decisions within the given society. According to Hofmeister and Grabow (2011) and Kidd and Damerau (2016), political parties are expected to perform the function of interest aggregation whereby they convert the particular demands of interest into different policy alternatives. Hickey *et al.*, (2018) argue that Small holder farmers dominate and if mobilised can push political elites to include their social

protection demands as a way of rewarding the core supporters. Part of the focus of this study was to establish the power dynamics in the policy process and available opportunities for promoting a favourable social protection policy for informal sector workers.

Similarly, relations of power explain the resource distribution and the quality of service provision. According to Kidd and Damerau (2016), political ideologies and beliefs also have a strong influence on the social protection system. They propose a political settlement approach to balance the distribution of power between contending social groups and political classes that represent the state. The notion of political contract between the state and citizens also pose implications on the nature and quality of social protection services that are made available to the citizenry (Hickey, 2007). Political power has significant influences on resource allocation and distribution (Hickey, *et. al.*, 2018). Politicians tend to provide relatively more social services to the communities and more political allegiance to the political leadership during the elections. The questions to be asked here is, which stakeholder (s) has/have more power to influence resource allocation for informal sector workers? When and how can the informal sector workers have power to influence the policy decisions?

Literature reveals that democratic governance with resource availability has an influence on how social protection concerns are generated on policy agenda. There is need to understand the interaction between economics and politics because economic incentives such as fiscal pressure influence policy options (Fritz, Kaiser, & Levy, 2009). Hickey (2015) mentions that redistributive social protection has been mostly experienced in the context of capitalists' development following World War II in Europe through a bottom-

up process. He further asserts that, trade unions and political parties represented interest groups of working class and middle class and to some the extent rural population. Consequently, social protection policies were incorporated as part of political settlement (Grant, 2006). However, socio-economic conditions in developing countries do not always favour democratically generated public demands Deacon and Cohen (2011). The political settlement approach takes precedence to balance the distribution of power between contending social groups and political classes that represent the state (Kidd and Demerau, 2016). The effect of the level of participation of informal sector workers in the policy process and its impact of institutionalisation of workers has not been studied and this forms part of this study.

Scholars contend that the political elites have negative attitudes towards social protection. Extending social protection to the disadvantaged groups is viewed as unnecessarily promoting dependence (Sabates-Wheeler and Devereux, 2007; Grant, 2006; Mubiru, 2014). According to the Max Lock et al. (2017), the limited and segmented representation in Uganda's politics makes the workers voiceless. In 2007, there was a proposal by the government to provide universal health insurance where the informal sector workers would be mobilised under savings schemes to contribute 4% per month and the government remits an equivalent of 4% to the health insurance. However, this was halted due to criticisms from major stakeholders who perceived it as a further burden on employers who would be expected to contribute an equivalent of 4% for workers employed in the formal sector (Greb, 2014). Although literature portrays that the policy countries are influenced by politicians and technocrats and they mostly determine the details of the policy at implementation level.

2.1.2 Empowerment of informal Sector Workers

Scholars contend that informal sector workers can easily be empowered through organised voice registered groups. Formalisation of workers into registered groups promotes self- financing and sustainability. It also facilitates bottom-up and more inclusive approaches that enhance equitable, accountable and more transparent programmes (Carnagarajan and Sethuraman, 2001; Lund and Srinivas, 2000). In Kenya, the Harambe self-help movement, with its bottom-up approach denote collective effort, community self-help, reliance enterprise and all forms of self-reliance (Chepkwony, 2008). It is argued that empowerment of informal sector workers can be easily realised through CSOs by increasing the voice of the poor (OECD, 2009; Handayani and Asian Development Bank, 2016).The role of CBOs in empowering the informal sector workers to secure their social economic through institutions has however not been studied in Uganda.

According to the rights-based approach, civic and political rights are required to enable the right holders take part in decision making processes of defining a country's approaches to social protection (UNRSD, 2018). Participation in decision making empowers the vulnerable population claim their entitlements (Lund, 2009). Mathi and Ramusson (1997) point out that a group approach has the potential to ensure that social protection rights for intended beneficiaries are realised. The empowerment of workers should be done at every stage of the policy process to facilitate the advantages of promoting self- reliance and ensuring popular participation and project design geared to local needs (Holmes and Scott, 2016). This study argues that formalisation of workers

into registered institutions has advantages in addressing policy core issues regarding access, ownership, sustainability, and comprehensive needs.

In addition, labour unions and associations are critical in influencing the outcomes of social protection interventions. As observed by Anyebe (2018), the ability to dominate decision making is directly related to the group's solidarity and power. Self Employed Women Association (SEWA) in India has been instrumental in advocating for the protection of the rights and recognition of the economic contributions of informal sector workers (Stuart, Samman and Hunt, 2018). Also, the results of Women in Informal Employment Globalising and Organising (WIEGO) Informal Economy Monitoring study in ten participating cities revealed that associations of workers enabled the street vendors to articulate their complaints and demands and negotiate for improved conditions of work (Gelsdorf, Maxwell and Mazurana, 2012). Unionisation in most developing countries is however affected by limited democratic rights as a result of poor governance structures (Ssanyu, 2019). Thus, the extent to which institutionalisation of informal sector workers can lead realisation of social protection rights needs to be studied.

Besides, the demand side for social protection rights is weaker in most developing countries due limited political participation culture. Bailey, Pavanello, Elhawary and O'Callaghan (2009) observed that, UNDP and the Government of Uganda committed themselves to build the capacity of the Local Government in Northern Uganda and deliver accountable and exclusive demand driven socio-economic services through Social Action Fund I& II (NUSAF I&II). However, the results of recovery programmes did not portray the anticipated results due to limited communication and participation of key stakeholders (Gelsdorf, Maxwell and Mazurana (2012). In Uganda, informal sector

workers have organised themselves into formal and informal saving and credit groups. However, there is little evidence to prove that organising informal sector workers into institutionalised groups increases their ability to demand for their social protection rights. Most of the ILO literature affirms that organization's representation and dialogue are essential in promoting informal workers' ability to pursue employment rights and interests through collective bargaining and lobbying with politicians and bureaucrats on issues relating to legislation and social insurance among others (ILO, 2002; Chen, 2012). However, Barrientos and Hulme (2008) observe that in comparison, the receptiveness of social protection agenda is greater among the international NGOs. They assert that international NGOs are committed to poverty reduction than the national NGOs involved in the delivery of development programmes. On the flip side, Okello (2015) mentions that although Non State Actors (NSA) play a significant role in promoting social protection in Uganda, the national and international non state actors are more inclined to upward accountability as opposed to addressing the priority needs of the population. Nevertheless, the general contribution of NSA in terms of promoting institutionalisation of the informal sector workers to increase their power of voice not been well documented.

In addition, literature shows that there is a link between democratic freedom and access to social protection. Lavers and Hickey (2015) argue that countries enjoying some level of democratic freedom have the ability to successfully mobilise people with common interests to demand for social protection. In China, USA and German where social protection was introduced using a top-down approach in response to the threats on economic and political stability (Lavers and Hickey, 2015). However, the study conducted

by Centre for Social Protection, ODI, RHVP and UEA/DEV (2010) revealed that civil society Organisations are often excluded from making social protection policies. Besides, whereas NSA play a significant role in the implementation of Social protection Uganda Okello (2015) mentions that they use non-participatory approaches and beneficiaries in most instances are only called to attend participator meetings but remain inactive during the implementation process (Okello, 2015). There is therefore need to establish the correlation between governance of social protection interventions institutionalisation of informal sector workers.

Some scholars also recommend the need to involve the beneficiaries, during the agenda setting, while cognisant of the symmetries of power in the contextual setting. According to Sepúlveda and Nyst (2012), effective participation should take into consideration the power relations within the community and should ensure maximum participation by the vulnerable and disadvantaged people. Lavers and Hickey (2015) argue that institutionalisation of elections can constitute a mechanism by which the disadvantaged groups are able to express their demands through patron-client politics. Informal sector workers can use the power of their votes to demand from the competing political parties' inclusion of social protection in their manifestos (Hickey, *et al.* 2018). There is however scanty information that explains the power dynamics that is essential in drawing the attention of policy makers to increase the participation of informal sector workers during the agenda setting process in Uganda.

2.1.3 Stakeholders' Power and Influence

Studies show that politics plays a significant role in shaping social protection initiatives. Hickey (2008), notes that politics shapes the way the policy issues are included on the

policy agenda and consequently the policy outcomes. The key aspects of politics that shape social protection in Africa include political institutions, political actors and agencies, social economic forces and the global dimension (Hickey, 2007). Effective politics is a function of power and influence from having effective associations (Hickey, 2005). In Uganda, elites influence the political economy and policy process and informal sector workers remain invisible (The Max Lock Center *et al.*, 2017). Budget allocation and welfare provision are influenced by political factors other than external influence (Hickey *et al.* (2018). The divide of different aspects of politics that influence effective social protection policy outcomes is however not well defined. This study contributes towards establishing the specific role the different institutions in promoting the institutionalisation of the informal sector workers.

In addition, patron-client relationships influence the nature of individual social protection initiatives in different countries. Hickey (2007) mentions that patron-client politics shape the design and targeting of social protection programmes during planning and implementation phase. Lavers and Hickey (2015) also observe that politics and institutionalisation of elections in Africa constitute one of the mechanisms through which the disadvantaged groups in the category of gender or class organise themselves and demand for social protection expansion. Hickey *et al.* (2018) point out that the ruled such as the small holder farmers that dominate the electorate if politically mobilised can demand for social protection from the political elites during the political campaigns., Most of the policies made as a result of pressure to win elections are non-contributory and ad-hoc in nature (Cherrier, 2020). Therefore, the existing literature is inadequate in explaining the sustainability of such interventions.

Evidence however shows that the electorates if politically mobilised can use the power of their vote to influence social protection decisions. India's Rashtriya Swasthya Bima Yojana (RSBY), the largest health insurance scheme that covers 37 million people is an example of successful policies that was a result of national elections in 2004. Majority of those covered by the scheme are from poor families (Shroff, Roberts and Reich, 2015). The congress won the elections and realised the majority in the parliament as a result presenting the mandate to address deprivations among those in India's vast marginalised sector. As a result of the victory of the Congress party in winning elections, priority was given to welfare and the RSBY policy was launched after many other previous reforms had been unsuccessful (Shroff, Roberts and Reich, 2015). Nevertheless, Holmes and Scott (2016) observe that a strong civil society is very pertinent in ensuring successful lobbying and advocacy for legislative reforms. The available literature is however inadequate in explaining how the segmented groups of informal sector workers can be institutionalised to increase their bargaining power.

Also, international factors pose contradictory political influences. These are more pertinent specifically in contexts characterized by national government dependence on the global North. Nabyonga *et al.* (2005) posited that the international funding and donor agencies determine the priorities of national budgets. Similarly, Mayhew, Walt, Lush and Cleland (2005) pointed out that, those international economic policies especially by World Bank, WTO and IMF influence the national annual budgets and the decisions about social protection interventions. For instance, in Uganda, the state abolished user fees without consultation among key stakeholders partly due to pressure by World Bank (Cafiero and Vakis, 2006) ; Deininger (2004). Although literature depicts these factors as

threats, this study to some extent envisages donor partners as players that can positively politically influence the government to promote inclusive social protection policy.

Also literature reveals that the extent to which social protection is given priority by donor partners determines the chances of acceptance on the policy agenda. In Uganda, donors failed to persuade the government to introduce social protection for informal sector workers until DFID took lead (Hickey and Bukenya, 2016). Cash transfers were pushed on the development policy after having recruited a group of supporting social development democrats in the Ministry of Gender, Labour and Social Development (MoGLSD) from 2002 (Greb, 2014; Ssanyu, 2019). Domestic support of cash transfers only increased after 2006 due to both continued donor support and democratic advocacy that led to eventual implementation of cash transfer pilot scheme from 2010 (Greb, 2014).

On the flip side, literature provides controversial contribution of donors in extending social protection to informal sector workers. Whereas World Bank and ILO recommend that each government should commit a certain percentage of the budget towards social protection, allocations across the globe are less than 0.5 per cent of GDP (Seekings, 2015). Niño-Zarazúa, Barrientos, Hickey and Hulme (2012), pointed out that, donors in a productive sense have not engaged with the politics of social protection in developing countries. In Uganda, donors including World Bank and IMF push for increased taxation in order to raise revenue and this does not offer social-economic benefits of registration (The Max Lock Centre, *et al.*, 2017). The actual contribution of donors towards the effectiveness of policy process is therefore not well defined in the literature.

2.1.4 Responsiveness to Shocks

Literature shows that the effectiveness of any social protection policy to some extent depends on the level to of identifying and defining the needs of the target group. The heterogeneity of the informal sector calls for unpacking each category of workers to understand their specific risks and shocks and design relevant interventions (Holmes and Scott, 2016; The Max Lock Center, 2017). Similarly, Aminu *et al.* (2012) mentions that, the smaller and more definite the target group is whose behaviour needs to be modified, the more likely the mobilization of the political support in favour of the programme. In practice however, the social welfare problems such poverty and vulnerability to risks are infinitely defined and there is lack of representation during the design of policies and programmes (Cafiero and Vakis, 2006). In addition, there is insufficient literature on how the specific social protection needs of the different categories of informal sector workers can be addressed through universal coverage of social protection interventions in Uganda. Also, scholarly literature reveals that there is a correlation between access to social protection benefits and non-institutionalisation of informal sector workers. The study conducted by William (2015) in 41 developing countries revealed that informalisation is greater with inadequate protection of workers from poverty. It is argued that informalisation is accelerated by lack of economic benefits (Chen, 2012; The Max Lock Center *et al.* 2017 The options of benefits vary but the examples include unionisation with representative voice, tax holiday, waver or subsidise, owning the business operational area, access to formal social protection services, among others (Chen, 2012). This study builds on the existing literature and establishes the link between access to

economic and economic welfare benefits and institutionalisation of informal sector workers in Uganda. .

2.2 Implementation of Social Protection Policy

The implementation phase of the policy process is the operational phase where a policy is actually translated into action with the hope of solving public problems (Bhola, 2004).

The level of management of the implementation process of policy determines the success or failure of any given policy (Ikechukwu Ugwuanyi and Chukwuemeka, 2013).

Therefore, the systems and procedures involved in policy implementation process are very essential in determining the success or failure of social protection interventions.

According to OECD (2009), successful implementation of social protection interventions largely depends on how well the systems are, which to a large extent depends on a country's implementation strategy. However, the existing literature provides insufficient information regarding which implementation strategy suit the different country contexts.

The effectiveness of an implementation strategy is also dependent on the political will, resource availability and policy prioritisation (OECD, 2009). According to Sabatier and Mazmanian (1979) and UNICEF (2012), adequate financial and technical resources are the prerequisites for effective implementation of any policy. This study argues all these favourable factors must be available in good measure during implementation in order to realise effective policy outcomes.

2.2.1 Nature of Social Protection Policies

There is consensus among scholars that effective implementation of social protection policies requires an effective institutional framework. According to UNICEF (2012), most appropriate structures should be identified to direct the implementation process. In

addition, Muiya and Kamau (2013) point out the need for a well-designed and appropriately funded social protection system in terms of coverage, equality, human right-based approach. They however assert that these are dependent on the political will and well-funded budget. However, (Barya, 2009) observes that the current structure of social security systems in Africa reflect “colonial” heritage because the existing schemes were not altered immediately after independence. The study builds on the existing literature and recommends that, institutional model that should be used to deliver inclusive social protection schemes to the informal sector workers.

Literature reveals that globally, most social protection policies are characterised exclusion of vulnerable categories of the population. According to welfare and early development economists, the urgent need for social protection becomes pertinent as a result of market failures and this calls for state intervention to correct them (Standing *et al.*, 2012). A number of factors currently threaten the family and kinship structure that previously have been providing social security to individuals and family. These include low agricultural productivity, impoverished economy, and failure of poverty alleviation measures to reach the poorest, climate change and urbanization and globalization (Pearce and Warford, 1993; Mubiru, 2014; World, Bank 2017). This necessitates a formalised social protection system for the informal sector (Republic of Uganda, 2015; World Bank, 2017). However, most country policies suffer from exclusion of vulnerable populations that include the informal sector workers. Nonetheless, there is scanty literature regarding how the specific risks and shocks faced by informal sector can be addressed.

The approaches to provision of social protection have broadly been categorised into contributory and non-contributory. Non-contributory approaches are universal and are financed by the state. The informal sector employment is associated with lack a fixed salary, fluctuating earnings, double counting, inability to pay and high level of diversity (ILO and OECD, 2020). Therefore, the contributory or productivist approach model of social protection is important but inadequate in addressing the exclusion gap amidst globalisation and the increasing informal employment (Alfers *et al.*, 2017). The contributory schemes on the other however have advantages of promoting formalisation of employment (ILO, 2020). However, the level of fragmentation among the informal sector workers inevitably makes it difficult to come up with effective and inclusive social protection schemes (ILO and OECD, 2020). Whereas ILO (2020) recommends adoption of both contributory and non-contributory schemes, there is inadequate literature that explains how the drivers of informalisation of the workers that include lack of skills, lack of formal contracts, seasonal nature of employment and unemployment among others can be addressed.

Other scholars also contend that both voluntary and mandatory legislations in regard to increasing access to social protection do not necessarily address exclusion gaps among the informal sector workers. McItyre *et al.* (2018) found out that although insurance schemes are mandatory in most SSA countries, most informal sector workers are always excluded. This is because majority are unable to contribute towards the available schemes (ILO, 2019). Besides, non-contributory social protection interventions are not sustainable in low incomes countries (Ceirrier, 2020). Similarly, Holmes and Scott (2016) concluded that voluntary schemes do not necessarily promote coverage of a significant number of

the population. Their findings revealed that countries such as Ghana and Rwanda, which have switched from voluntary Health insurance to community Health insurance have realised significant impact in reducing exclusion gaps among the informal sector workers due to subsidised schemes. In Uganda, the 2015 Social protection acknowledges that the social protection options that include NSSF, selected Provident Fund and Social Health insurance are not easily accessed by informal sector workers.

There is agreement among scholars that exclusions effectively be dealt with addressing the causes of exclusion. Cichon and Cichon (2016) recommend universal coverage as the best strategy for addressing exclusion gaps. They argue that introducing new schemes for informal sector workers is likely to increase the fragmentation of the national social protection schemes in addition to subjecting them to poor schemes. Samson and Kenny (2016) emphasise the need for effective planning and coordination framework to address fragmentation by clearly defining the objectives of the programme. They further emphasise the need for a life cycle approach to ensure continuous coverage in the life cycle but with special emphasis to organising workers in homogeneous groups. Babajanian (2016) asserts that effective governance that stipulates rules, procedures, guidelines and the implementation process is pertinent in ensuring the success of interventions. On the other hand, Samson and Kenny (2016) recommend development planning approach that ensures effective coordination between government and NGO entities. This study agitates for institutionalisation of informal sector workers as a means of addressing the challenges associated with the informality of the informal sector workers.

2.2.2 Administration of social protection policy

As already mentioned in the previous section, the informal sector is diverse with different categories of employment. Inevitably, there is diversity of risks among informal sector workers across and within industries, depending on where the business is located (Alfers, Lund, and Moussié, 2017). In addition, the existing linkages of informality that constrain formulation of social protection policy for informal sector hinge on the divergent needs of the informal sector (PEP, 2013). As observed by Samson and Kenny (2016), the major challenges in designing social protection for informal sector emanate from the heterogeneity of the sector. Effective address of the issues that relate to heterogeneity within and across the different industries is, therefore, a major and positive determinant of access to social protection (Chen, 2009; Handayani and Asian Development Bank, 2016). Thus, issues pertaining to informality and heterogeneity of the informal sector should be addressed are discussed.

Scholars contend that that no administrative strategy is suitable for all the categories of workers in the informal sector (Handayani and Asian Development Bank, 2016; De Paz *et al.*, 2014). The heterogeneous nature of informal economy necessitates a diversity of approaches (Chen, 2012). However, different administrative approaches of administering social protection interventions have been proposed in the scholarly literature. RNSF (2019) advocates for one general policy with subordinate policies targeting subgroups. This view correlates with Meisner (2014) who asserts that each country should develop and implement specific adopted policies which target specific groups in the informal sector, while addressing the different challenges of the subgroups. This study recommends use of the problem driven PEA to pinpoint the social protection priority needs across the

sectors and to identify the relevant stakeholders that have power and influence to influence adoption of relevant interventions.

Thompson (1994) asserts that no appropriate structure of a policy is appropriate at all times in all situations. In addition, the selected administrative approaches and strategies during the development of social protection interventions for informal sector workers should be structured to fit contextual setting of individual state (OECD, 2009). Factors such as structural, budgetary, and demographic issues should be prioritised during policy development in order to solicit good political support. This is because a sound implementation structure is more likely to bring out the desired results (UNDP, 2012). Basing on this philosophical underpinning, Babajanian *et al.*, (2014) also recommended that the design of social protection programme should start with institutional analysis and unleash the factors that affect access to resources, services and socio-economic opportunities. There is however limited literature to explain the most appropriate strategy for extending social protection to the informal sector workers in Uganda.

2.2.3 Empowerment of workers

Literature also portrays that vulnerability undermines growth and human development and social protection is a third leg in providing downward mobility and poverty reduction (Handayani and Asian Development Bank, 2016; Ortiz, 2018). Gough *et al.* (2004) recommends the need to facilitate people's empowerment by limiting the role of the state through democracy and devolution of power to local government or civic associations. In addition, Handayani and Asian Development Bank (2016) recommends the need to empower informal sector workers through ensuring organised voice to advocate for social protection rights and increasing access to quality services and training. In India, Self

Employed Women Association (SEWA), a trade Union and Cooperative for women working in the informal sector which started in 1972, developed a maternity scheme in 1992. The organisation also provides health education; integrated health schemes and enables women to access and harvest water (Lund, 2009). This research builds on these ideas and establishes the extent to which organisation of workers in Community Based Organisations (CBOs) promotes increased access to social protection services.

Besides, according to Lund (2009), the good practises of empowerment among the informal workers that lead to incremental gains on the side of workers, their children and informal groups are central to strengthening workers' organisations. Similarly, Handayani and Asian Development Bank (2016) commend a top-down governance structure that leaves room for initiation and expansion in terms of coverage. He asserts that, in such a structure, the central government should spearhead regulation and procedures while giving room for adjustment. However, there is insufficient information explaining the extent to which national development plans incorporate social protection needs in Uganda.

Scholars contend that, the informal sector workers should be empowered through community Based organisations (CBOs) to lobby and advocate for their social protection rights. OECD (2009) advocates for empowerment of Civil Society Organisations (CSOs) such as women, workers and farmers to increase the voice of the poor. Handayani and Asian Development Bank (2016) assert that the CSOs should empower informal sector workers and mobilise social groups for enhanced public participation. Holmes, Morgan and Hagen-Zanker (2011) and Chen and Lund (2016) concur with this view and assert that, CSOs and trade unions should provide a platform for advocating for social

protection rights and should participate in monitoring and implementation of social protection programmes. However, stronger associations of informal sector workers are only attainable where the political environment favours formation of revolutionary associations of workers that can foster and sustain advocacy for social protection rights.

2.2.4. Implementation Strategy of Social Protection Policy

Literature reveals that no single implementation strategy suits all countries (Meisner, 2014). Lund (2009) mentions that, a multi-sector approach involving both the government and the private sector is appropriate in handling the large number of workers in the informal sector. Ghanem (2014) proposes the need for public–private partnership because it helps to avoid corruption and leakages. However, Grant (2006) recommends the need to prioritise a number of sectors first, and decide what appropriate social protection measures would be suitable for these sectors, while defining roles for each stakeholder in order to promote community ownership. There is however inadequate information on the contextual factors that informs the design and implementation of social protection interventions for Uganda and the consequent exclusion of informal sector workers.

In addition, Jones and Shahrokh (2013) assert that social protection programming needs to engage the structural influences such as the fiscal space, market structure, care economy, social institutions, and international laws and norms in order to achieve the most positive outcomes for the poor and the vulnerable. Patel, Kaseke, and Midgley, (2012) notes that, private institutions cannot provide for people who lose incomes due to old age. This is because private institutions are profit driven. Further, the existing linkages of informality hinder effective the formulation of policies and mitigation

programmes for the informal sector workers (Republic of Uganda, 2002). Inevitably, the absence of legal and administrative frameworks makes it quite difficult to address the challenges of inclusion of the informal sector in social protection strategies. This study builds on the existing information to establish mitigation measures to exclusion.

There is also consensus among scholars that NGOs can play an effective role in implementing social protection programmes. The findings of the study conducted in Uganda by (IDS, 2008) recommend that the government should provide a regulatory framework where the initiatives of NGOs and CBOs are supported at local level through interactions between local government structures. The study also reveals that the private sector is empowered to provide social protection to the informal sector. In addition, much as the NGO policy, 2010 (Ministry of Internal Affairs, 2010) recognises the role of Non-State Actors in providing social protection, there is no clear commitment on the side of the government to re-enforce their activities. Babajanian and Hagen- Zanker (2012) note that the Ugandan government passed NGO law in 2007 that compels all CBOs and NGOs to register with Ministry of Internal Affairs and be subject to renewal of their licence. However, there is evidence in literature that the government has made effort to monitor restrict and control their work with the objective of engaging them in addressing social protection issues.

In addition, scholars contend that the community based social protection can be enhanced through horizontal linkages between NGOs, trade unions, government agencies, and employer (Chen, 2012). PEP (2013) reported that Thailand had community based schemes whereas in Indonesia, poor workers were compensated by the well-off (Barrientos 2010). However, most of the scholarly literature contends that in many cases

the state has retreated from its responsibilities and most of the schemes are managed by private sector institutions that target the well-off with ability to pay; or at best to social organisations such as SEWA as in the case of India (Chen, 2011). This study establishes how public-private partnership should be effectively implemented in Uganda's context to address exclusion gaps.

Finally, it is recommended that active stakeholder involvement should be maintained in the implementation process (Chinsinga, 2007; Devereux, 2010). However, the institutional coordination and engagement of stakeholders should be ensured right from inception through implementation (Guloba et al., 2017). There is evidence that contributory schemes lead to formalisation of businesses and enterprises (ILO, 2020) and can lead to successful health insurance schemes. Lagomarsino, Garabrant, Adyas, Muga and Otoo, (2012) reported that the financing of health insurance in Kenya's National Insurance Fund (KHIF) and Tanzania's National Health Insurance Fund (NHIF) are funded by premium contributions. In addition, Rwanda's Community Based Health Insurance (CBHI) and Mali's Mutuelles are funded by a combination of tax premiums. Literature is however inadequate in explaining the level and nature of stakeholders engagement and the preconditions for effective engagement.

2.3 Sustainability of Social protection Policies for informal sector workers.

Literature reveals that the one of the major causes of exclusion in most social protection interventions globally is inability to pay. The workers in the informal sector commonly face irregularity and loss of income (Ssanyu, 2019; GGAP, 2020; ILO and OECD, 2020) inability to secure employment in the formal sector (ILO,2019) and the fact that majority operate below the minimum wage (Ssanyu, 2019). Basing on these economic

characteristics, literature presents various proposals of ensuring sustainable social protection interventions. This section discusses these proposals in three broad categories –that is Financing, Regulatory and Empowerment strategies.

2.3.1 Financing Strategies of Social Protection Interventions

Social protection is a human right that should be observed by the state although there are variations in the nature and quality of services from state to state. From human rights perspective, states are legally obligated to establish social protection systems as derived from the right to social security in Article 9 of the International Covenant on Economic, Social and Cultural Rights (Said-Allsopp and Tallontire, 2015). However, majority of countries globally are underfunding the social protection budget (Seekings, 2017). In Uganda, the elites opposed the inclusion of the cash transfers with concerns that it would create dependence until DFID took lead in supporting the cash transfer programme (Hickey and Bukenya, 2016;Hickey *et al.*,2018)

Most of the studies on community managed insurance schemes have reflected positive outcomes in terms of accessibility and affordability by the poor populations. Burkina Faso has recorded successful stories of achieving its target of establishing an effective social protection system using adequate and sustainable mechanisms (UNDP, 2011). Holmes, Morgan, and Hagen-Zanker (2011) noted that, in India, there is increase in use of health services through and among the poorest and marginalised as a result of Rashtriya Swasthya Bima Yojana (RSBY) that promotes National Health Insurance coverage for hospital, to all people living below the poverty line. Similarly, SEWA workers were able to access housing schemes to undertake renovation of their houses which enabled the poorest in rural areas to access shelter security from the group fund

(Chen, 2012). In Rwanda and Ghana, the health sector social protection relies on the mutual health organisations which perform a number of functions including collection of premium and insurance of small risks (Ridde et al., 2018).

Uganda has twelve Community Health Insurance (CHI) Organisations with limited membership of about 300,000 people and they are only operational in Western and Central Uganda (Basaza, Criel and Stufft, 2020). The limited membership to CHI is to some extent attributed to ignorance about social protection both as a concept and as a policy concern (Ssanyu, 2019). In addition, there is inadequate legislative, technical and regulative support on part of the government (Basaza *et al.*, 2020) heavy dependency on donor funding for social protection intervention (World Bank, 2017). The findings of the study by Basaza *et al.* (2020) also reveal that CHI membership in Uganda is also limited by lack of information, lack of trust and inability to pay. Thus, whereas the 2015 social protection policy stipulates the need for inclusive and sustainable social protection approaches, there is no clear strategy that demonstrates how universal coverage will be realised and sustained.

Besides, institutional reforms require strategic political incentives that promote institutions and decisions that enhance formulation of policies and allocation of resources that are responsive to social protection needs of informal sector workers. Saltman and Ferroussier-Davis (2000) in reference to universal health coverage assert that, the administration process should not be isolated from politics, pressure groups and lobbies at the national level. Basaza, O'Connell and Chapčáková (2013) assert that to create alliances for supporting new policies, there is need to develop political strategies to manage power and opposition of stakeholders. In Uganda, the private sector was

vehemently against the establishment of national health insurance. However, with the neutral presence and arbitration from the World Bank, negotiations spearheaded by the Minister of State for Health were conducted (Roberts, Hsiao, Berman and Reich, 2008). The donors successfully lobbied for cash transfer schemes (Hickey, *et al.*, 2018). This study builds on the existing information and establishes the stakeholders and power relations that influence political support and resource allocations for social protection interventions in Uganda.

Literature reveals that globally, social protection programmes are constrained by limited budget allocations. Resource allocation is mainly for political purposes, (Kjae, *et al.*, 2020). This is one of the major causes of lack of inclusiveness and sustainability of interventions (Seekings, 2017). Social protection programmes are in most cases facilitated using donor aid (Hujo and Bangura (2020). In most cases, donors fund cash transfers that target specific vulnerable groups. As a result, universal access to social protection is constrained by labour and market structure (Kjae, Mariane and Urliksen, 2020). Most of the interventions targeting informal sector workers require contributions towards the schemes and yet the sector is characterised by high rate of diversity in terms of capacity, need, risks and ability to pay (ILO and OECD, 2020). Thus, social protection interventions should be tailored to economic and institutional contexts (Bauer & Thant, 2015).

The heterogeneous and fragmented nature of the sector makes it difficult to design social protection intervention that suits all. ILO recommends the need to adopt both contributory and non-contributory schemes (ILO, 2020). The contributory schemes promote formalisation of descent work and in ensuring financial sustainability (Jiang,

Qian and Wen, 2018; ILO, 2020). The Republic of Moldova is implementing mandatory and contributory health insurance policy for farmers and self-employed with varying discounts of 75 and 50 per cent respectively (Ssanyu, 2019). Donors lobbied for cash transfers in Uganda and Zambia (Hickey *et al.*, 2018). In Uganda, social welfare programmes are facilitated using donor funding but they do not target informal sector workers (World Bank, 2017; Guloba, 2017). Although informal sector workers can now make voluntary contributions towards NSSF, only a minute segment of the population have membership to the scheme. Most of the studies on social protection in Uganda have focused on the impact of cash transfers. However, there is scanty information regarding which financing mechanisms are more appropriate the informal sector workers.

2.3.2 Regulatory Environment

Globally, informal sector workers have been commonly excluded in social protection interventions. The main cause of exclusion is attributed to the informality of the sector that makes administration difficult (Lund and Srinivas, 2000; Lund, 2009; Williams, 2015; ILO and OECD, 2020). It is further argued that lack of accurate data on the informal sector activities makes it difficult to make or implement legislation on administration (Freeman, 2009; Arabsheibani, 2006). This sub-theme analyses the role of the regulatory environment in perpetuating informality of the informal sector workers thereby depriving this segment of the population from accessing social protection.

There is consensus among scholars that the majority of informal sector workers do not embrace formalisation because they fear being taxed and therefore prefer to undertake informal activities outside the regulatory framework. This legalistic approach is popularized by other scholars such as Morduch (1999) and Ulrich (2016) who prescribe

to the view that entrepreneurs find it impossible to comply with unreasonable bureaucratic procedures associated with registration. According to William and Kedir (2017), taxes and contributions towards social protection are not the top drivers of informality but rather the characteristics of informality. Much of the literature on formalisation concentrates on the need to fulfil legalistic objective of complying with taxation. This study examines the link between formalisation and access to social protection

Scholars contend lack of access to formal social protection is one of the major causes of informality. Formalities required for accessing social protection such as registration are important steps in formalisation (ILO, 2020). One of the features that define informality is absence of lack of social protection by the government (Ssanyu, 2019). In fact, the 17th International Conference of Labour statistics (2002) defines informal employment as the category of employment that lacks access to protection from socio-economic risks. According to Cichon and Cichon, (2016), accessing sustainable social protection to the informal sector workers is the only way of addressing the informality of the sector. Social protection provides a means for tax payers to get value for their money through public spending (Moore and Prichard, 2020). The available literature is however inadequate in explaining role of social protection in influencing institutionalisation of informal sector workers.

In consonance to the above, the regulatory environment in most developing countries does not favour institutionalisation of the informal sector workers. Institutionalisation is more viable if there are associated benefits such as occupational health measures and access to social protection (Chen, 2012). Greater informalisation is associated with

underdevelopment on lack of safety nets and social support system (The Max Lock Center *et al.*, 2018). However, most of the effort on promoting formalisation has focused on enabling people to register in order to comply with taxation (William, 2015; The Max Lock Center, 2017). In Uganda, many informal sector workers have on a voluntary basis organised themselves into registered institutions (CBOs). However, there is no evidence that institutionalisation of informal workers has promoted access to social protection. This study examines the effect of social protection policy in promoting non-institutionalisation of informal sector workers.

Scholars contend that administrative challenges in the implementation of social protection initiatives for informal sector workers should be addressed by adopting creative and active forms of outreach in comparison with the formal sector (Handayani and African Development Bank, 2016; Williams, 2015). Chen (2012) argues that for informal sector workers to formalise there is need to give them at least one benefit of formalisation in order to secure their livelihood. Such benefits include tax waivers or tax holidays, ownership of business operational area, access to social protection schemes, among others. This study proposes that, organising informal sector workers into registered CBOs provides a solution to part of the administrative challenges relating to the informality of the sector because it empowers them to demand for their economic-socio- rights, including access social protection.

Many scholars contend an effective social protection take into consideration sources of risks and vulnerability that include poor working conditions, ill health, loss of income, loss of assets and unfavourable weather (De Paz *et al.*, 2014, The Max Lock Center *et al.* 2017). Holmes and Scott (2016) observed that gender and vulnerability index makes it

possible to assess the risks of both men and women alongside other cross-cutting issues such as disability. Gender, poverty and vulnerability analysis should therefore inform the design of social protection interventions for informal sector workers (Holmes and Scott, 2016). Literature is however inadequate in explaining how the specific risks of the diversity of informal sector workers can be analysed.

Literature also portrays social protection as a human right that should be observed by the state although there are variations in the nature and quality of services from state to state. Said-Allsopp and Tallontire (2015) observed that, through the human rights law, states are legally obligated to establish social protection systems as derived from the right to social security, as emphasised in Article 9 of the International Covenant on Economic, Social and Cultural Rights. Likewise, Kyaddondo and Mugisha (2014) reported that in Uganda, there was absence of government support in form of legislation to support the traditional social protection system amidst the difficulties associated with globalisation. This study examines the extent to which social protection policy in promotes social protection rights among the informal sector workers.

2.3.3 Empowerment of workers

Many scholars contend that effective protection strategies should empower the poor to bounce out of poverty. Lund and Srinivas (2000), assert that social protection strategies should allow the poor to plan and manage their assets in an intelligent way. Effective social protection strategies should protect the workers from risks and allow them to build assets. In addition, the capacity of workers should be strengthened through financial and technical support, awareness raising and effective communication (Stuart, *et al.*, 2018). Guloba *et al.* (2017), found out that financial inclusion infrastructure has potential to

support micro-pension expansion in Uganda. Although the 2015 social protection policy stipulates the need to empower MSMEs to thrive above poverty, there is inadequate information regarding how this will be achieved.

Scholarly literature also commends the role of Community Based organizations in implementing sustainable social protection initiatives that suit different groups of informal sector workers. OECD (2009) advocates for empowerment of Civil Society Organisations (CSOs) such as women, workers and farmers to increase the voice of the poor and make the state institutions more accountable by providing fair contributions and benefits. Babajanian and Hagen-Zanker (2012) observe that to enable group members to exercise their democratic rights, governments should create and supervise social insurance programmes but they are not necessarily obliged to implement them. However, in most cases, politicians are in favour of institutional policies that promote centralisation in order to protect their political interests than enhance service delivery (Fritz et al., 2009). This study utilises PEA and identifies the drivers to persistent exclusion of informal sector workers in social protection interventions.

Scholars also contend that, in responding to shocks informal sector, workers lack formalised social protection programmes (Kyaddondo and Mugisha, 2014). According to Oduro (2010), informal sector workers and their households apply a variety of mechanisms that depend on the family and other networks; and self-reliance insurance – individual accumulated assets and savings among others. Adato, Ahmed and Lund (2004) note that these social protection programmes commonly address the impact and aftermath of shocks but interventions are not sustainable. The 2015 social protection policy mentions the need to empower the vulnerable groups in Uganda to overcome poverty.

However, there is insufficient data that explains the extent to which this is being realised among the informal sector workers.

There is consensus that, social protection initiatives should prevent poverty and promote human investment (ILO, 2002; Ortiz, 2018; Republic of Uganda , 2019). It is argued out that human investment leads to increased earnings and opportunities increase due to increased savings capacity. This leads to reduced vulnerability of the target group (Freeman, 2009). According to the right- based approach, informal sector workers should participate in identifying their specific social economic risks and in finding solutions in terms of determining and implementing interventions (Holmes and Scott, 2016). Institutions have the opportunities of promoting collect action and can determine the rules and regulations to govern their own interventions (Fritz and Levy, 2009). ILO (2020) recommends formalisation and contributory schemes. According to Charrier (2020), non-contributory schemes are not sustainable in low income countries. This study argues that organising workers in registered institutions empowers the workers to secure economic rights as well as put pressure on the government to fulfil its social contract of ensuring the welfare of the citizens.

2.4 Access to Social Protection

This section discusses three broad key policy elements that define access to social protection policy. These are: availability, inclusiveness and affordability of social protection interventions. The discussion illuminates how each of the aspects influences institutionalisation of the informal.

2.4.1 Availability of Social Protection Services

The rationale for existence of a state is to ensure welfare for its citizenry. This among others ways can be achieved by increasing access to social protection services. Article 22 of the Declaration of Human Rights states that, “everyone, as a member of society has a right to social security”. Social protection strategies such as social transfers and increased access to basic services provide protection against risks can reduce poverty and promote inclusive growth (Rauniyar and Kanbur, 2010; Ortiz, 2018). Therefore, social protection should be perceived as a right and not just a “welfare” approach to addressing risk and vulnerability (Lwanga-Ntale *et al.*, 2008; Broberg and Sano, 2017). However, informal sector employees have limited access to public health care, social security, pensions, and unemployment protection (Caminada, Goudswaard, and Koster, 2012; Ssanyu, 2019; OECD, 2020). Nevertheless, literature reveals that in most countries across the globe, formal social protection schemes are designed for workers who are employed in the formal sector (Handayani and Asian Development Bank, 2016; ILO and OECD, 2020). This means that majority of informal sector workers are deprived of this right. This study examines the contextual factors that are responsible for exclusion in Uganda. In addition, in general, literature shows that Africa lacks recourse mechanisms to provide resources required to meet basic needs not produced by households and there is heavy dependence on donor aid (Arhin-Tenkorang, 2001; Hujo and Bangura, 2020). Most countries with successful social protection interventions that target informal sector workers have established community insurance schemes which in most cases target poor households (Arhin-Tenkorang, 2001; UNDP, 2011; Ridd *et al.*, 2018). De Paz *et al.* (2014) conducted a study in urban areas of Mukono and Kampala; found out that a small

proportion of informal sector workers in Uganda had membership to Community Health Insurance Schemes (CHIS). Moreover, these were small schemes with limited benefits. This study points out the need to consider a variety of financing mechanisms to cater for the different categories of informal sector workers.

There is general consensus among scholars that social protection performs three core functions. These include; protecting incomes and consumption in the face of unforeseen hazards, combating poverty and deprivation by enhancing access to basic sets of goods and services; and improving individuals' earning opportunities by promoting investment in human capita (Barrientos and Hulme, 2008; Lund 2009; Robalino *et al.*, 2012). According to Babajanian and Hagen-Zanker (2012), social welfare policies lead to realisation of competing objectives including effective protection of the population from various risks, promotion of increased economic activity, redistribution of economic resources and facilitation of a smooth economic market. Uganda possesses fragmented pieces of legislation that are meant to promote welfare of the different categories of the population (Bukuluki and Mubiru, 2014; Lwanga-Ntare *et al*, 2008; Guloba, 2017). There is therefore need to assess how the existing legislations on social protection meet the above objectives.

Lack of access to a formal social protection scheme is an indicator of informality (Lund and Srinivas, 2000; Ssanyu, 2019; ILO, 2019). There is consensus among scholars that formalisation through the process of registration of informal sector workers could facilitate access to social security (Lund and Srinivas, 2000; Republic of Uganda, 2015; Williams and Kedir, 2017; ILO, 2020). The 2015 social protection policy recognises that lack of formalisation is a major limitation of socio-economic in Uganda. However, there

is no institutional engagement with the informal economy to enable formalisation (The Max Lock Center, 2017). Thus, there is inadequate in explaining how the informal sector works and the necessary steps to facilitate institutionalisation of workers in Uganda.

In addition, literature provides recommends a number of options for addressing exclusion of informal sector workers. Gonzales and Gregorio-Manasan (2012) assert that informal sector workers can only expect financial transfers from the government under social assistance schemes and public works scheme as the only type of insurance against unemployment. Cash transfers have been widely studied and there is adequate evidence on what works (Carter *et al.*, 2019). Universal coverage of social protection interventions is in most cases limited by lack of limited capacity and lack of political will on the side of the state. PEP (2013) argues that universal coverage is always associated with pronounced gaps in social protection schemes. Gonzales and Gregorio-Manasan (2012) reported that, whereas Philippine had high contributions from households, groups and self-employed workers in the category of informal workers, there were statutory exclusions, poor enforcement or lack of attractive benefits. Many studies on social protection in Uganda have focused on evaluating the impact of specific programmes. There is limited literature on the effect of the social protection policy on the quality of the interventions.

Besides, in Uganda, the non- formal social protection interventions prioritise the vulnerable groups that include strategies target the elderly, orphans and vulnerable children and People With Disabilities (PWDs), women and youth. The Public works programmes target the post conflict region of Northern Uganda (Republic of Uganda, 2015; Guloba, 2017). The National Development Plan 11 (NDP) also mentions the need

to extend social protection to informal sector workers (The Republic of Uganda, 2019). Although voluntary membership of NSSF was mentioned in 2019 amendment bill, contribution to the scheme is voluntary for non-formal workers (Ssanyu, 2019). There is no clear strategy stipulating how the specific social protection needs of the diversity of workers in the informal sector are to be addressed.

2.4.2 Inclusiveness

The heterogeneous nature of the informal sector economy has implications of a diversified nature of risks and shocks (Lund and Srinivas, 2009; Holmes and Scott, 2016; The Max Lock Center, 2019). The prevailing differences in the profiles of developing economies and high level of informality in the labour market calls for innovative and tailor made solutions (European Commission, 2018). In addition, it also requires addressing the social inequalities across the lifecycle by empowering the vulnerable groups to contribute towards and benefit from economic growth and consequently participate fully in societal development (OECD, 2009; Holmes and Scott, 2016). Much of the studies on exclusions have focused on analysing the social protection interventions for workers in agriculture, domestic workers, street vendors and gendered approaches to social protection. This study examines the risks and shocks across the different categories of informal workers with particular focus to transport, agriculture, service, production, trade and fabrication.

Much of the literature posits that exclusion can be minimised by addressing the specific risks of workers (Holmes and Scott, 2016; Chopra and Ugalde, 2018). Apparently research on addressing exclusion recommends an ideological shift from fragmentation to comprehensive social protection system as a means of promoting sustainable schemes

(Carter, Roelen and Avis, 2019). This implies that informal sector workers have to make contributions towards the premiums and this is possible with formalised employment (ILO, 2020). However, in most cases, informal sector workers are invisible to the government (CGAP, 2020). Although the NDP II pronounces that vision 2040 articulates the plan by the Republic of Uganda to extend Social protection to informal sector workers (Republic of Uganda, 2019), there is no clarity how this will be achieved.

Studies show that most of the social protection policies in developing countries portray contextual inappropriateness. Robalino *et al.* (2012) assert that the design of an inclusive social protection system should be guided by six principles. These principles include equity, inclusion, fiscal sustainability, incentive comparability, result focus and ability to respond to risks and shocks. They argue that these principles facilitate households to manage risks as well as respond to large covariate shocks. Barrientos and Hulme, and Shepherd (2007) posit that an effective social protection policy should incorporate short and long-term strategies of responding to vulnerability, shocks and consequently poverty reduction. In Uganda, the informal sector workers are not visible in the policy agenda (The Max Lock Center, 2019). The policy process has been dominated by a few political elites and donors (The Max Lock Center 2017; Guloba, 2017; Ssanyu, 2019). There is gap in literature to explain the link between stakeholders' engagement in social protection policy and access to social protection in Uganda.

There is consensus among scholars that integrating workers into formalised institutions facilitates the ability to address the specific social protection needs of different workers. Lund and Srinivas (2000) assert that an integrative, inclusive and mainstreaming approach enables workers of different status of employment to be incorporated in

different ways (Hormansdörfer and OECD, 2009). Formalisation of workers makes it possible to put into consideration the complex and heterogeneous composition of the economy (Lund and Srinivas, 2009; Amurwon, 2019). Holmes and Scott (2016) argue that integrative and inclusive approaches facilitate addressing the specific needs on the diversity of workers in the informal sector. It also promotes regulatory environment and promotion of quality entrepreneurship and development ILO (2020). This study builds on the existing literature and argues that an effective and inclusive social protection policy can move along way to promote institutionalisation of informal sector workers in Uganda.

In addition, scholars contend that an effective social protection policy should address the priority needs of the target population. According to Lund and Srinivas (2000), the core elements of social protection policy for informal sector workers should prioritise protection against shocks, health care and related insurance, disability, maternity and child care for street vendors and women working away from home, death of bread winner, old age and coverage against disaster. Barrientos and Hulme (2008) mention the need to prioritise addressing insecurity of employment, low and variable wage levels and seasonal employment, and lack employment benefits. According to Chopra and Ugalde (2018), there women's social protection priorities are mainly basic necessities of life that include water, maternal health, childcare and employment. Given the diversity of Holmes and Scott (2016) gender analysis should precede policy formation. There is however lack of evidence in literature that shows that the design of social protection policy prioritised the needs of informal sector workers in Uganda.

Literature also points out that the views and opinions held by political elites are very

instrumental in influencing the nature and scope of social protection interventions. Formulating and implementing an effective social protection policy requires political commitment but in most cases there are limited budget allocations (IDS, 2008). The professional elites commonly regard social protection as “welfare hand-outs” or charity that consumes scarce public resources but does not generate economic returns (IDS, 2008; Hickey *et al.*, 2018). In Uganda the elites view safety nets as unnecessarily promoting laziness and dependence among the beneficiaries (Hormansdörfer and OECD, 2009; Lwanga-Ntale *et al.*, 2008; Hickey *et al.*, 2018). The government failed to introduce social protection for non- formal population until DFID intervened and supported in terms of lobbying for political and financial support (Hickey and Bukenya, 2016). There is however need to conduct stakeholders’ analysis to determine which stakeholders in the policy process have more power and influence and how they can be engaged to promote access to social protection for informal sector workers.

There is variation in literature about how social protection can be delivered in an inclusive way. It is argued that cash-based transfers reduce the inclusion error, as effective targeting ensures that resources go to those who need them most (Ghanem, 2014; Carter *et al.*, 2019; Cameron, 2019; Hujo and Bangura, 2020). Some scholars recommend a framework that covers the whole economy with tailor made schemes for specific categories of workers (Holmes and Scott 2016; RNSF (2017). The gendered approach to social protection recommends for strategies that address for specific risks of women, girls, boys and men through their lifecycle (Holmes and Scott, 2016; Chopra and Ugalde, 2018). ILO (2020) recommends both contributory and non-contributory schemes as a means of addressing the needs of the different categories of workers. This study

builds on the existing literature recommends organisation of different categories of informal sector workers in registered institutions in order to address their specific risks and shocks.

Literature highlights that a number of challenges deter informal sector workers from accessing to social protection. The common one is low and irregular incomes that make it difficult for informal sector workers to make contributions towards schemes (Stuart, *et al.*, 2018). In middle and low income countries, women's statutory coverage is for contributory schemes are below that of men (Bonnet, 2015; Kabeer, 2014). Targeting vulnerable persons has been criticised for failure to promote inclusive growth limitations such as failure to reach the poor, high transaction costs on the side of the poor in getting access to social services, stigma created by testing, discretionary role played by administrators and disproportionate use of national services by the middle class (Lund, 2000). In Uganda, the assessment of the performance of Social Assurances Grant for Empowerment(SAGE) showed that, although SAGE increases access to commodities by the target group (elderly) and complements traditional social protection systems, it promotes dependence Kyaddondo and Mugisha (2014). Much of the literature on access to social protection in Uganda covers the impact of the existing programmes. However, there is limited information on how the diversity of the needs for the different categories of workers in informal sector workers should be addressed.

2.4.3 Gender and Inclusion

According to the subaltern theory, there are people who have no voice in society due to their class, gender or social status, among others. These are always dominated by the most powerful within a given society (Binebai, 2015). For instance, Rukundwa and Van

Aarde (2007) noted that, women have historically taken part in national and international revolutions such as the French occupation of 1880s where women revolted against the French. They further mention that during the Mau Mau rebellion against the British, women in Kenya played a significant role in spying and distributing food and other supplies but to a greater disappointment never reached evolutionally leadership. Comparatively, the informal sector workers has different categories of “subalterns” such as women and peasants who contribute significantly to development but lack access to social –economic opportunities. This study argues that institutionalisation of informal sector workers has opportunities of amplifying the voice of the unprivileged and disadvantaged categories of workers in the informal sector, thereby enhancing representation in the policy process and ensuring inclusion in social protection interventions.

Global literature shows that there is a strong link between gender, vulnerability and social exclusion. Out of the global population of about 2 billion people that are employed in the informal sector (CGAP, 2020), 88 and 90 per cent represent working men and women respectively (ILO, 2019). In Africa, women and youth dominate the informal sector in Africa, with women on the top layer of the pyramid (UNRISD, 2010; CGAP, 2020). For instance, women are estimated at 57 per cent in Ghana, 65 per cent in Benin and 58 per cent in Malawi (Chen, 2012). In Uganda, women comprise of 60 per cent of the market vendors (De Paz *et al.*, 2014). Over representation of women in the informal sector is one of the underlying causes of exclusion (Holmes and Scott, 2016). Although there are programmes specifically designed promote empowerment of women such as Uganda Women Entrepreneurship Programme (UWEP), there is inadequate

evidence to show that the interventions are adequate in addressing the specific risks of the target population.

In addition, literature shows that women and girls are more exposed to poverty and vulnerability compared to men (Luttrell & Moser, 2004; Antonopoulos, 2013). Gender gaps exist in terms of accessing resources such as land, energy, technology, loans, and pesticides (Narsarin, 2011). In general, women are vulnerable because of limited access to basic social welfare services such as healthcare, education, and nutrition among others. Women also lack access to opportunities such as economic, leadership, and political participation (Devereux and Sabates-Wheeler, 2004). Women also have more reproductive health risks which are not commonly included in health insurance (Handayani and Asian Development Bank, 2016). A number of studies globally point out the common risks that expose women vulnerability and the need to address lifecycle them. However, there is limited information regarding the effectiveness of the existing social protection strategies focus on addressing the lifecycle risks and vulnerabilities faced by women.

Besides, there is also variation among scholars about which approach (es) are appropriate for the varying gender needs. Luttrell and Moser (2004) argue that men and women are exposed to different risks but even where risks are the same, the experiences and magnitude of effect differ. Srinivas (2001) agitated for gendered analysis of all actors in the system of social protection irrespective of whether they are individual women, men or households. Lund (2009) recommended an integrative, inclusive and mainstreaming approach to ensure that different workers of different status of employment are incorporated in different ways. Scholars recommend that gender analysis and assessment

should therefore inform the design of social protection interventions (Thakur, Arnold and Johnson, 2009; Holmes and Scott, 2016). This study builds on the existing literature and proposes the need to categorise workers through institutionalisation for effective targeting.

Also, literature points out that there are significant structural factors that promote exclusion of women in social protection interventions. Narsarin (2012) notes that, although rural women play essential roles in promoting food security, they are more disadvantaged because they do not have the same economic opportunities as men. In addition, the majority of women in developing countries are engaged in unpaid or less work that requires lower qualifications and skills (Fagan, Hegewisch, and Pillinger, 2006; Meisner, 2014; Antonopoulos, 2013). In the current era of COVID 19, women have been significantly affected compared to men since they have to take care of a large number of children whose schooling has been affected (WIEGO, 2020). These factors make it possible for women to make contributions towards social protection schemes. Much of the literature identifies the socio-cultural factors and their effect on access to social protection from the perspective of specific sectors of the informal economy. This study analyses the risks of different categories of workers across different sectors in the same region.

Other structural factors include marginalisation of women in employment cycles that limits their access to social protection. There are gender biases and discrimination that cause stereotypes and cause employers to discriminate against women during employment (Nemoto, 2016). The results of the study conducted by Fagan, Hegewisch and Pillinger (2006) show that women in agriculture rarely occupy management positions

and yet they dominate the sector that forms a backbone for economic development and contributes a great proportion of GDP in developing countries (ILO, 2012). Gender roles coupled with low levels of literacy make women's mobility, access to information, applying and making complaints about social services difficult (Holmes and Scott, 2016). Women also dominate unpaid work at household level (Antonopoulos, 2013). This implies that fewer women than men have access to social welfare services.

In addition, literature points out that in Africa, customary laws and practices determined land allocation, inheritance and succession, and property rights in general. In Zambia, women were reported to be reluctant to expand their business for fear of losing their property to relatives after the husband's death. In Burundi, findings on Carted' Assurance Maladie (CAM), a scheme introduced by the government in 1984 shows that women had limited access to cash. By eliminating payments at the point of care, CAM empowered them to access health care including the entire household because there was no need for money or permission from the household head (Arhin-Tenkorang, 2001). There are also gender intensified conflicts emanating from inequalities in accessing opportunities and resources between men and women because of norms and customs in the society (Said-Allsopp and Tallontire, 2015). The link between culture and access to social protection has not been well documented in Uganda.

On the flip side, literature reveals that, access to social protection has greater potential to contribute towards institutionalisation of workers in the informal sector (Williams and Kedir, 2017; ILO, 2020). Lund and Srinivas (2000) mention that strong organisations by women help to protect a woman's assets against patriarchal claims in society. It also argued that a regulatory framework empowers the poor and upholds their rights by

addressing discrimination and cultural values and norms which encourage discrimination and increase stigma (Babajanian and Hagen-Zanker, 2012). An effective regulatory framework also promotes gender empowerment and social cohesion (Said-Allsopp and Tallontire, 2015; Chen and Lund, 2016). Thus effective regulation, implementation and enforcement of social protection policies has significant impact on informality across countries (ILO, 2020). This study intends to establish the extent to which social protection has led to non-institutionalisation of the informal sector in Uganda.

In view of the above limitations, scholars contend that strategies to increase coverage of women in social protection interventions should address gender-related risks. These include health risks, lifecycle risks and household related risks (Thankur, Arnold and Johnson, 2009; Holmes and Scott, 2016), gender mainstreaming (Kabeer, 2008) and gendered approach criteria to increase women's participation in coverage, design, financing and management (Lund and Srinivas,; Holmes and Scott, 2016). According to the rights based approach, social protection is an important tool for empowering women to thrive out of poverty (ILO, 2011; Carter *et al.*, 2019). Empowerment involves engaging with approaches that minimise risks and promote incomes through skills development, job creation and enhanced access to decent jobs (Lund and Srinivas, 2000; UNRSD, 2010; ILO, 2020). Although Uganda has been implementing economic empowerment programmes that target women over the last three decades, there is insufficient data to confirm that the strategies used took conscious steps to address the specific social protection needs of women.

Literature discusses a wide range of approaches that are effective in ensuring equitable access to social protection. It is argued that political will and budget allocation can lead to

a well-designed human rights'- based social protection policy in terms of coverage, and promotion of gender equality (Mei\snner (2014); Hickey *et al.*, 2017). Lund (2009) recommends a multi-stakeholder approach to foster dialogue between organisations of formal and informal workers, government and the corporate sector. This study builds on the existing information and assesses the effective strategies that suit majority of the women in the informal sector.

There is evidence that inclusion of informal sector workers can be addressed by targeting specific categories of workers (RSNF, 2017). Sri Lanka has managed to reach 97 per cent of the poorest population that include fishermen, farmers, lactating, pregnant mothers and undernourished children, self-employed workers by using a diversity of interventions in response to mitigate the impact of COVID-19 lockdown on individual and household incomes (IPC-IG, 2020). Holmes and Scott (2016) reported that in El Salvador, the government introduced a scheme in 2011 to extend maternity protection to domestic workers at 100 per cent of the insured salary for 12 weeks in addition to outpatient health care services for the worker and her children up to the age of 12 years. Voluntary monthly contributions are made by both the worker and the employer and tax breaks are provided to the employer who supports this initiative. In Ghana, the poorest and pregnant women are exempted from paying health premiums (Holmes and Scott, 2016). Although vision 2040 articulates the need for Uganda to extend social protection to vulnerable groups, the 2015 social protection policy lacks a clear strategy of addressing the specific risks of informal sector workers.

There is consensus among scholars that institutionalisation provides one of the best measures against exclusion because it addressing the leakages and other inadequacies in

public service delivery. Devereux (2010) argues that even when the legislative rights and entitlements are in place, they are inadequate in ensuring the achievement of equity and justice objectives. Sri Lanka has managed to reach 60 per cent of its population and 97 per cent of the poorest with social protection measures targeting specific categories of the population with relevant schemes (IPC-1G, 2020). Mcinyre *et al.* (2018) reported that in SSA countries, where the focus was on pregnant women and young children, or other specific services, the high privileged patients benefited more compared to the poor due to the need to avoid stigma and long and tedious procedures involved in securing exceptions. In Uganda, formal social interventions for non-formal workers target the elderly, OVCs and PWDs. Nevertheless, there is scanty literature to inform the design of relevant interventions for the different categories workers in the informal sector workers

2.4.4 Affordability and Access to Social Protection

The different definitions used by government and donor agencies convey important messages of what should be provided in the social protection package (Barrientos, Hulme and Shepherd, 2007). According to Cook and Kabeer (2009), countries that attach more meaning to social protection are more likely to commit a reasonable per centage of the government budget on social protection programs. Moreover, evidence on affordability suggests that the main constraint on social protection is not lack of financial resources but lack of political will (Hagemeyer and Behrendt, 2009; Hickey, *et al.*, (2018). However, building politics support is a challenging task in most developing countries (OECD, 2009; Hickey, *et al.*, 2018. This study argues that empowering civil society institutions such as organisations of women, farmers or small scale businesses is paramount in amplifying their voices to advocate for policy reforms.

In addition, prioritisation of social protection policies by including informal sector is only possible only when the individual states acknowledge the associated impact on community and national development (Oduro, 2010). In Cote d'Ivoire the enrolment of girls and boys in school declined after an adverse weather shock in addition to malnutrition amongst children in areas that experienced the shock (Jensen, 2000). Also, Dercon (2008) reported that the illness of the head or another member of the family negatively impacted consumption in rural households. Hagen *et al.* (2017) found out that in Ethiopia cash transfers reduced monetary poverty among women and increased school attendance for the girl child. Albeit to these findings, there is scanty literature that explains the link between access social protection and community /national development in Uganda's context.

Literature shows that lack of prioritisation of social protection is one of the main underlying causes of social and political instability. Alderman and Yemtsov (2012) report that in Sri Lanka, the fiscal pressure caused the government to abandon universal social protection and opted for safety nets, which were not always well implemented. This led to a war between the majority Sinhalese and minority Tamils. Although social expenditure declined after the reform, military expenditure rose from 0.5 per cent of GDP in 1970s to 5-6 per cent in the 1990s. These experiences justify the need to prioritise social protection in national budgets. This study agrees with Lund and Srinivas (2000) that there is need for country assessment and understanding of the regulatory environment and stance of different groups in society.

Scholars also contend that the administration of social protection among informal sector workers is somewhat more feasible where membership to groups is homogeneous. Ardin-

Tenkorang (2001) states that many of the design weaknesses described by studies of Community Health Insurance (CHI) may be overcome by designing specifications that utilise data on the target Population's willingness to pay (WTP). Korten (2015) conducted a study in Asia on the performance of fourteen (14) Cooperative Organisations and found out that the four cooperatives that were comparatively successful were located in communities that were less stratified, with cohesive social structures that allowed members to hold leaders accountable. In Uganda, CHIs limited to Western and central Uganda. According to Basaza et al. (2020) CHIs have membership of a total of 30,000 members. Among other challenges CHIs in Uganda characterised by inability of members to pay the required premiums for the schemes (Basaza et al., 2020). There is insufficient data to explain the role of regulatory environment in influencing the performance of CHI in Uganda.

A large amount of literature recommends empowerment of informal sector workers as the most effective ways of enhancing access to social protection schemes. According to the World Bank Social Protection Strategy (2012-2022), social protection enhances opportunity by building human capital assets thereby enabling individuals to make productive investment. Investing in human capital includes building skills, knowledge and increased access to health facilities. This can be achieved by promoting access to basic rights that education training, health and nutrition; through provision of cash or institutionalisation of inclusive access (Babajanian and Hagen- Zanker, 2012; Broberg and Sano, 2017). Quality and institutional legal framework are instrumental in facilitating the realisation these human rights (Broberg and Sano, 2017). This review illuminates the

key dimensions of empowerment that should form the main strategic focus of empowering informal sector workers to access social protection in Uganda.

Most developing countries have promoted voluntary schemes for informal sector workers but they are unaffordable by majority of the workers. The low and irregular incomes make it difficult for informal sector workers to make contributions towards insurance schemes (Stuart *et. al*, 2018). Voluntary schemes do not cover a significant proportion of the population due to inability to pay but also they are prone to non-compliance. Some countries such as Ghana and Rwanda have made effort to address affordability complex by the poor and pregnant women by providing exemptions in paying premiums (Holmes and Scott, 2016). Also, countries such as Argentina and Uruguay introduced single payments where registered women contribute a single amount of income towards social security.

In consonance to the above, in Uganda, the Pension Liberalisation Bill requires that individual workers register with National Social Security Fund (NSSF). However, survey results by World Bank (2017) show that 20 per cent of the salaried respondents said they would not have made any contributions to NSSF if the scheme was voluntary. Besides, voluntary schemes do not favour workers with low and regular incomes. In addition, the selected provident funds and social health insurance are not easily accessed by the informal sector workers (Ssanyu, 2019). Further research is therefore required to determine how the existing exclusion gaps can be addressed.

2.5 Summary of Research Gaps

Literature reveals that globally, the politics of social protection during the agenda setting process is dominated by professional elites, politicians and donors. Therefore, the initial

level of excluding informal sector in social protection interventions takes place during the agenda setting process. Lack of participation during the agenda setting leads to non-prioritisation of social protection needs for informal sector workers. Even when majority of the scholars recommend the need to address exclusion by targeting specific categories of workers, there is inadequate information regarding how the informal sector workers can be organised. This study argues that the institutional approach is relevant in promoting the organisation of workers into registered institutions for easy targeting.

In addition, although scholars contend that informalisation of the informal sector workers is correlated with lack of access to social protection, this study argues that lack of access to social protection leads to non-institutionalisation of the informal sector because there are no benefits that accompany the fulfilment of the tax requirements associated with registration. This study argues that economic incentives in form of social protection services should be provided to encourage the informal sector to register.

There is agreement among scholars that effective implementation of social policies require effective implementation frameworks. On the contrary, globally, there are limitations in terms of coverage, equity and human right –based approaches. Literature also reveals that the implementation of interventions for the informal sector is commonly characterised by exclusion of certain categories of the population due to the diversity of workers and the associated risks. To close this gap, its recommended by most scholars that policy appropriateness should derived with consideration of social-economic and political contexts which vary from state to state. In addition, most studies in Uganda have evaluated the impact of social protection on specific groups of workers. However, there is inadequate information to inform the design of social protection policy on Uganda's

diverse informal economy. This particular study examines the effect of implementation strategy on access to social protection the different categories of workers in the informal sector.

Also literature recommends different implementation approaches for different categories of workers. These include contributory, non-contributory approaches. Contributory schemes can be voluntary or mandatory. Literature mentions that contributory approaches require effective institutional framework but this is non-existent for the informal sector workers in Uganda. In addition, contributory schemes are associated with inability of the poor to pay the required premiums on a regular basis. The mandatory schemes such as pension and NSSF cover only workers in the formal sector. The contributory schemes for informal sector workers are voluntary in nature and include CHIs and NSSF. However, membership to social protection schemes is very low, implying that majority of the informal sector workers continue to be excluded. The non-contributory schemes in Uganda mostly target the vulnerable groups that include OVCs, children, youth and PWDs. There are no specific schemes that specifically targeting the informal sector workers implying that the implementation strategy in Uganda excludes informal sector workers. To address exclusion, most scholars recommend categorising the workers in order to address specific needs of workers. This study builds on the existing knowledge and argues that workers should be organised in registered and homogeneous institutions for easy targeting.

Literature also discusses a number of sustainability- related concerns for social protection interventions that target informal sector workers. The major ones include inability to pay, limited political support of schemes, limited budgets, dependence on donor funding and

negative attitudes by political elites. Also literature shows that CHIs have been successful elsewhere, membership to the schemes is still low in Uganda due to inability to pay, lack of information and inadequate institutional framework. The 2015 social protection policy in Uganda stipulates the need to implement inclusive social protection strategies but there is no clear road map regarding how the universal coverage will be realised and sustained. This study argues that there is need to apply the institutional approach by Lund and Srinivas (2000) that agitates for organisation of informal sector workers into registered institutions to address the diversity of needs of the different sectors. Organisation of workers into registered groups provides a framework enables regulation by the government. On the other hand, informal sector workers are enabled to pool resources as well as get support from the state and non-state actors.

Scholars also contend that, the sustainability of social protection interventions calls for a regulatory environment that addresses the administrative challenges associated with informality. These include the vastness of the sector heterogeneous nature risks, inadequate data about the workers and business enterprises; and avoidance of taxes. Much of the literature on informality concentrates on fulfilling the legalistic objective of taxation. However, there is limited evidence that explains the link between formalisation and lack of access to social protection. This study examines the effect of social protection policy on institutionalisation of informal sector workers.

Literature also puts emphasis on the role of social protection in empowering the informal sector workers to overcome poverty. The empowerment strategies should have the ability to promote income generation and enhancement of entrepreneur skills that enhance access to employment. This builds the ability of the workers to contribute towards the

social protection schemes. However, much as the social protection strategy mentions the intentions to empower MSMEs to contribute towards social economic development and the need to institutionalise them, there is no clear strategy stipulating how this will be achieved. This study has been guided by the combination of PEA and institutional theoretical approaches. These theoretical approaches are useful in explaining why the informal sector workers are excluded from accessing social protection and how they can be empowered to advocate for their rights through taking advantage of the patron-client relationships.

In addition, globally, literature reveals that women dominate the informal economy and do most of the hazardous work. However, they lack access to social protection. In addition, the existing welfare programmes do not address the specific risks in their life cycle. Majority of the scholars observe that gender, vulnerability and social exclusion are inter related. Basing on these limitations, literature recommends that, gender analysis and assessment should precede policy development. Never the less, although most studies have recommended a gendered approach to social protection, there is scanty information to justify that gender analysis and vulnerability assessments inform the designs of social protection policies and programs in Uganda. In addition, although Uganda has been dedicated to promote programmes that empower such as UWEP, there is no evidence that the programs are strategically designed to address the specific risks of women in their lifecycle. This study therefore analyses the extent to which Uganda's social protection policy promotes inclusion of women in social protection interventions.

There is also agreement among scholars that most informal sector workers are unable to access the available social protection schemes due to lack of information about the

existing schemes, irregular employment, low incomes and ignorance about the existing schemes, among others. Scholars contend that these challenges can be addressing through organization of workers into homogenous groups to where they can be targeted. In Uganda, there is low coverage in terms of the existing contributory schemes of CHI and NSSF. Previous studies have examined the social economic factors that affect access to social protection in Uganda. This study examines the regulatory and institutional factors that affect access to social protection schemes in Uganda.

2.6 Conceptual Framework

Figure 1 shows the relationship between the Independent Variable Social protection policy and Dependent Variable (institutionalisation of informal sector workers).

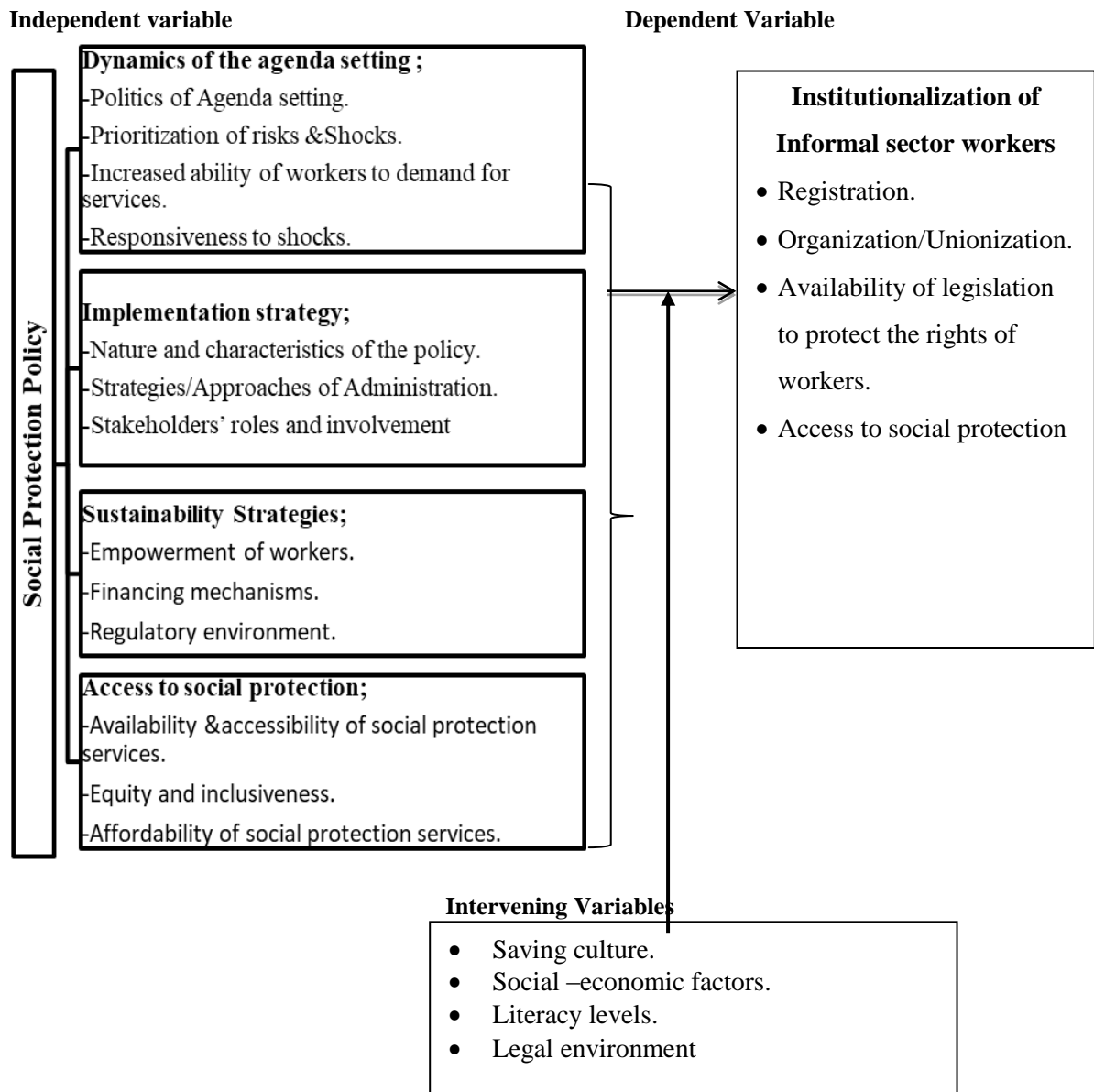


Figure 1. Conceptual framework of the relationship between Social Protection Policy and Institutionalisation of the Informal Sector Workers

(Source: Researcher, 2020)

As portrayed in *Figure1*, the indicators of institutionalisation are registration, unionization, and access to social protection. The key constructs of the social protection policy that influence institutionalisation of informal sector workers are the dynamics of

the agenda setting process, implementation strategy, the sustainability strategies and access to social protection.

The process by which the social protection issues are adopted on the policy agenda affects the institutionalisation of the informal sector workers. There are four pertinent issues that should be considered during the agenda setting process. They include; the politics of the agenda setting, prioritisation of risks and shocks, stakeholders' participation and involvement and responsiveness to shocks. Prioritisation of the needs of any category of beneficiaries in the policy process is viable when the primary stakeholders are consulted during the problem identification stage. Because the informal sector is heterogeneous, risks can easily be prioritised when risks assessment is done according to sectors/industries. Organisation of workers into homogeneous groups facilitates institutionalisation since workers in a particular industry will be compelled to identify with one another in order to come up with solutions to the problems that affect them.

In addition, when informal sector workers are categorized, they become easy to target with specific services. Besides, they benefit from the power of voice and they can easily lobby and advocate for services from the government and NGOs. However, there is need to understand the power relationships in the agenda setting process in order to engage the key stakeholders in influencing adoption of social protection issues on the policy agenda.

The key variables that need key attention under the implementation strategy of social protection policy are the perceived and active roles of stakeholders; and the administrative strategy of the policy. In particular, the primary stakeholders should be

engaged as active respondents during the implementation process. For instance, they can make and manage contributions towards social insurance premiums as well as participate in monitoring and evaluation of the programmes. This is only possible if the workers are organised in formal organizations.

In addition, the sustainability strategy entails empowerment of workers, financing mechanisms and regulatory environment. These are key sub-variables in ensuring continuity of the social protection interventions. The workers can easily be reached with information, skills development opportunities and other financial and material resources when they are organised in formal groups. Apart from increasing the power of voice and advocacy, informal sector workers in organised groups are also in position to provide social and economic support to one another through pooling of resources which also leads to sharing of risks. On the other hand, a favourable regulatory environment guarantees safety and security of workers and their resources. The roles, responsibilities, relationships and expectations of the various stakeholders in the social protection programmes are also stipulated.

Finally, workers are more likely to Organise themselves into associations if they have access to social protection services. Besides, inequitable access to services can easily be addressed when the design of social protection pays attention to factors that lead to socio-economic exclusion such as gender, type of associated employment, risks and other economic factors. In addition, affordability of social insurance premiums can be assured when workers are organised in homogenous groups.

The intervening variables that should be given attention by policy makers and practitioners are culture, literacy levels and economic factors. Culture entails beliefs,

values and norms of a given society or set of stakeholders. For instance, the saving culture of a given society determines the ability and commitment of the individuals to contribute towards saving schemes. Literacy levels also influence the workers' attitudes and ability to fulfil the registration requirements by members of a CBO. The income levels, the market situation and other economic forces such as level of inflation determine the ability of the members of CBOs to save and invest and consequently harness the benefits of institutionalisation access to social protection services. In addition, the national and international legal environment in terms of availability of relevant and favourable policies on promotion of labour rights and levels of compliance determines the extent to which the social protection rights of informal sector workers are realized.

CHAPTER THREE

RESEARCH METHODOLOGY

3.0 Introduction

This chapter presents the research process that depicts how data was collected and analysed in order to come up with the findings, conclusions and recommendations. In particular, it discusses the research design, study population, sample size and sampling techniques data collection methods and data collection instruments. The procedure followed during data collection, methods of data analysis and ethical considerations are also discussed.

3.2 Research Design

This study adopted a quantitative research design because there was need to establish the effect of social protection policy on institutionalisation of informal sector workers in Uganda. The quantitative was triangulated with qualitative methods because there was need to collect information to answer the research questions.

Data was collected in phases. The first phase involved collection and analysis of quantitative data collected using survey questionnaire. The questionnaires were administered to informal sector workers. The data collected were analysed and results were used to refine qualitative data collection tools that included interview guide and Focus Group discussion guides. Qualitative data collection followed after analysis of quantitative data and the questions generated aimed at interrogating the findings generated by the questionnaire in order to obtain deeper explanation and understanding of the phenomena.

3.2 Geographical description of the Study Area

3.2.1 Geographical Description of Uganda

Uganda is a land locked country in East Africa with a total area of 241,038 KM². It is bordered by South Sudan in the North, Kenya in the East, Tanzania and Rwanda in South and Democratic Republic of Congo in the East. Uganda is located at the edge of the Equator and has a latitude of 1.3733⁰ N and longitude of 32.2903⁰ E (geodatos.net/en/coordinates/Uganda (retrieved on January, 20 2020))

3.2.2. Geographical Description of Bugisu region

Bugisu Region is located in Eastern Uganda and is comprised of five districts that include Mbale, Sironko, Bulambuli, Bududa and Manafwa. The region is predominantly occupied by Bamasaba ethnic group (commonly known as Gishu) although most communities are heterogeneous and contain other ethnicities from other parts of the country, especially from the neighbouring districts including Badama, Itesots, Banyole, Sabinys, and Bagwere (Niringiye, n.d.).

The main occupation of the majority of inhabitants in the rural communities is small subsistence farming. Arabica coffee is commonly grown as the main cash crop especially on the slopes of Mt. Elgon (Bugisu Consultative Forum Report, 2014). The main food crops grown are *matooke* (bananas), maize, cassava and potatoes. In the urban centres, the main economic activity is business which can be categorised into main industries: as transport, market vendors, service, production and fabrication (Republic of Uganda, 2017). This categorisation indicates that majority of the working population is in the informal sector.

Bugisu region was also chosen for the study because it possesses a significant number of both urban and rural populations, which makes it possible to get a representative sample that cuts across the diverse categories of workers in the informal sector. In addition, being a strategic regional centre for trade, Bugisu has heterogeneous with representation across the region. This has advantages of getting a sample that represents views of various informal sectors from a wide geographical coverage.

Bugisu region has a total population of 1, 480, 309 people. There is limited statistics concerning the proportion of workers employed in the informal sector. However, national records show that in general, 93% of the informal sector workers in Uganda are not covered by any social protection scheme, out of which 73% are in the agricultural sector (Republic of Uganda, 2015)

3.3 Population of the Study

The study was conducted in Bugisu region in Eastern Uganda in the districts of Mbale, Manafwa and Namisindwa. The three districts were purposively selected because Mbale district has the largest urban population in Eastern Uganda. On the other hand, Manafwa and Namisindwa districts have more of the rural population operating in agriculture which is dominated by most of the informal sector workers in Uganda. Therefore, the catchment area provided an opportunity to include a wide scope of different categories of informal sector workers from both rural and urban areas.

The respondents were drawn from cross-section of informal sector workers with membership to registered CBOs. According to the District records of Mbale and Manafwa districts there were about 200 registered active CBOs with an element of savings and investment. The total number of members in these groups was 5000 (Mbale,

Manafwa and Namisindwa District Records, 2017).The sectors represented included agriculture, production, transport, service, trade and artisanship.

The other respondents of the study included the government representatives and programme officers from Local NGOs and Uganda Social Protection Platform (USSP) that consists of national and international NGOs that advocate for social protection at national level. Selection of respondents in these took into consideration their strategic influence on social protection policy for informal sector workers:

The respondents from the government included Head of Department for Social Protection, the Director for Social Protection and the Director of Finance and District Community Development Officers (DCDOs) from Mbale, Namisindwa and Manafwa districts. The target population in the category of NGOs were programme managers that interface with the activities of CBOs in terms of promoting social protection. The NGO from USSP were recommended by the Director of social Protection basing on their involvement in promoting social protection and labour rights at national level. These included Platform for Labour Action, ILO, Uganda Social Protection Platform and Development of Research and Training and representatives. The local NGOs included specific NGOs that work with informal sector groups in Mbale, Namisindwa and Manafwa to facilitate socio-economic development of informal sector workers. These included Child Restoration Outreach (CRO), Uganda Women Concern Ministry (UWCM), and Uganda Women's Effort to Save Orphans (UWESO), Bungokho Rural Development Centre (BRDC) and Salvation Army.

Thus, the categories of respondents selected were thought adequate in providing informed and realistic information that was sufficient to answer the study objectives. In addition,

they also have the ability to influence the government and donor community in implementing the study recommendations.

Table 3.1 Summary of the Study Population

| S/N | Category of respondents | Study population |
|-----|---|------------------|
| 1 | Directorate of Social Protection (MoGLSD) | 2 |
| 3 | District Community Development officers (DCDOs) | 3 |
| 4 | USSP | 4 |
| 5 | Program Officers for Local NGOs | 5 |
| 6 | Informal Sector workers | 8500 |
| | Total | 8514 |

Source: Researcher, 2018

3.4 Sample Size and Sampling Techniques

3.4.1 Sample Size

The sample size was derived using Slovene's formula as cited in (Ryan, 2013):

$$n = \frac{N}{1 + Ne^2}$$

Where;

n is the sample size,

N is the total population

e is the error margin (2 % or 0.05)

Degree of confidence level is at 95%

$$\text{Thus, } n = \frac{8514}{1 + 8514 (0.05)^2}$$

$$n = 405$$

Therefore, sample size (n) for informal sector workers was 405 respondents.

Table 3.2 Sample size

| S/N | Category of respondents | Study population | Sample Size |
|------------|---|-------------------------|--------------------|
| 1 | Directorate of Social Protection (MoGLSD) | 2 | 2 |
| 3 | District Community Development officers (DCDOs) | 3 | 3 |
| 4 | USSP | 4 | 4 |
| 5 | Program Officers for Local NGOs | 5 | 5 |
| 6 | Informal Sector workers | 8500 | |
| | Agriculture | | 193 |
| | Artisanship | | 20 |
| | Service | | 11 |
| | Production | | 29 |
| | Transport | | 54 |
| | Trade | | 84 |
| | Total | 8514 | 405 |

Source; Researcher, 2018

3.4.2 Sampling Techniques

Purposive sampling was used to select the groups that participated in the study. The criteria followed in the selection of CBOs considered the legal status and the objectives and activities of individual groups. The aspects considered in the inclusion criteria (i) legal recognition, (ii) Having in existence for at least three years, and (iii) having a component of savings and investment in the constitution

Although the original plan was to use multi- stage sampling following government structures, there was a limitation of inaccurate records at the districts regarding the performance of individual CBOs. Instead, Community development officers (CDOs)

were involved identifying the most active CBOs in the selected sub counties since they are in close touch with the community given the nature of their day to day operations. In addition, special consideration was made to ensure proportionate representativeness across main industries namely, agriculture, production, trade, artisanship and service.

According to (Kothari, 2004), stratified sampling enables representation of the different elements in a population. In addition, researchers use stratified sampling when a stratum of interest is a small percentage of a population and random processes could miss the stratum by chance (Neuman, 2007). In this case, the CBOs that were identified as “active” were the first to be categorised according to industry in which they operate to allow greater generation of opinions about priority social protection needs and appropriate administration strategy from a cross-section of informal sector workers. However, most of the active registered CBOs were under agriculture industry. This could be attributed to the fact that under the National Agriculture Advisory Development Services (NAADS) and Northern Uganda Social Action Fund II (NUSAF II), the government has been encouraging registration of CBOs. All other CBOs that were identified as “active” in the remaining three categories were considered for the study.

The actual respondents from the selected CBOs were then selected using systematic random sampling. CBOs provided lists of their members which served as a sampling frame. The total membership of individual CBOs ranged from 15 to 30. There were two CBOs having large membership of up to 80 members. The average number of respondents selected from individual CBOs ranged from 6 to 8, apart from the two largest CBOs where up to 20 respondents were selected.

On the other hand, the respondents from NGOs and MoGLSD were selected using purposive sampling. Selection of respondents was based on the position held and ability to influence policies that influence social protection decisions within and outside the organisation. For the case of local NGOs, programme managers that work with CBOs on projects/programmes relating to social projects were selected. This enabled generation of views from individuals who were both knowledgeable about the social protection policy and at the same time having ability to make significant contributions in the policy process.

Table 3.3 Sampling Process

| Step | Sampling technique | Unit of a sample | Purpose/outcomes |
|-------------|--------------------------------------|-------------------------|---|
| 1. | Multi-stage sampling / and purposive | CBO | Geographical representativeness Selection of active groups |
| 2. | Stratified sampling | CBO | Industry representativeness |
| 3. | Systematic Sampling | Actual respondents | Freedom from bias |

Source: Researcher, 2018

3.5 Data Collection Methods and Instruments

3.5.1 Quantitative data

The quantitative data from the informal sector workers was collected using structured questionnaires. Closed-ended questions with the Likert scale that ranged from 5 to 1 were used because they had ability to save time and comparison could easily be made on responses from a large sample size. In addition, the quantitative data made it possible

during the data analysis stage to undertake regression analysis. This was paramount during the testing of relationships between variables in all the four objectives.

3.5.2 Qualitative Data

The Qualitative data was collected using interviews and Focus Group Discussion (FGDs). The data from interviews and FGDs was collected after analysing the survey findings. According to Creswell (2003), sequential procedures help to elaborate on the findings of one method with another. Thus, qualitative methods were used to further interrogate the findings from the survey.

3.5.2.1 Interviews

Interviews were conducted with the officials of MGLSD and NGO representatives. Unstructured interviews were considered to be more appropriate because according to Kothari (2004), they allow the interviewer greater attention to ask or even change the sequence of questions in case of need. In addition interviews also allow greater freedom while recording the responses to include or exclude other aspects.

3.5.2.2 Focus Group Discussions.

Six (6) FGDs comprising were conducted with executive committee members of the informal sector groups in further interrogation of results from the survey. Each FGD had a membership of 7 respondents apart from the one representing production that 6 respondents. The FGD tool comprised of unstructured questions that sought detailed explanations and confirmation of the survey findings.

In addition, conducting FGD also provided opportunity for in-depth information about the institutional and structural factors and processes that determine successful formulation and implementation of social protection policy for the informal sector.

3.6 Data Collection Procedure

The researcher obtained letters of authorisation for data collection from the school of post-graduate studies and Research Ethical Committee after which clearance was made with the Uganda National council of science and Technology (UNCST).

The data collection process was undertaken in two phases. The first phase involved conducting a survey to establish the general information about how social protection policy has influenced institutionalisation of the informal sector in Uganda. The survey data was then be analysed to provide the basic information using descriptive and inferential statistics. During the second phase, interviews were conducted with other stakeholders other than the informal sector workers. Focus group discussions were also conducted with non-informal sector stakeholders to facilitate describing aspects of the respondents' lives, which was based on telling their experiences.

3.7 Methods of Data Analysis

After the analysis of the quantitative data from the survey, qualitative data were collected using FGDs with the committee representatives of the different industries to further analyse behaviours, attitudes, and priorities towards social protection. The main approach used in the analysis of data was nested analysis. According to Lieberman (2005), nested analysis is a unified mixed method research which combines statistical analysis of a large sample of cases with the in-depth investigation of one or more of the cases combined in a large sample. Key issues of interest arising from quantitative data from members of the CBOs were followed up using qualitative methods that included focus group discussions and interviews to establish a clear description of the relationship between variables.

3.7.1 Quantitative Data

Data obtained using questionnaires were analysed systematically as follows: The primary data was coded which involved assigning numbers to variable attributes. This was followed by entering the data into the SPSS version 16 for analysis. The data were cleaned through verifying the accuracy of the data and checking the categories of all variables for impossible codes. The analysis focused on use of both descriptive and inferential statistics. The descriptive statistics that included frequency counts and percentages were used to capture the respondents' opinion on social protection and the institutionalisation of the informal sector in Uganda.

For inferential statistics, multiple regression analysis was used to determine the relationship between variables. Regression analysis is a set of statistical processes for estimating the relationships among variables (Kothari, 2004; Kimberlin and Winterstein, 2008; Sekaran, 2003). More specifically, regression analysis helps one understand how the typical value of the dependent variable (or 'criterion variable') changes when any one of the independent variables is varied, while the other independent variables are held fixed (Amin, 2005; Sekaran, 2003).

3.7.2 Qualitative Data

Transcribing of the raw data from interviews and FGDs was done following individual sessions with the study respondents. Content analysis was employed to analyse the qualitative data. Content analysis is a data analysis method that focuses on the actual content of any conversations or interactions where words, concepts, phrases, and sentences within texts are used to deduce meanings. In this case, all information from interviews and information from the FGDs was coded into manageable categories and

analysed. The extra responses was re-written and scrutinized to determine its relationship with key concepts and themes of the study. Codes and themes were developed from the study questions, especially as they related to major concepts used in the study area and existing literature. Generalisation and conclusions were finally made regarding the main themes that had the highest re-occurrences basing on the codes and themes.

3.8 Validity and Reliability of Data

Validity of instruments was determined first seeking guidance from the supervisor. Thereafter, the instruments were pre-tested in Bungokho South, in Bungokho Sub County and Nakaloke Town Council.

After the pre-test, the Chronbach's Coefficient Alpha (α) was computed to indicate the level of reliability of the instruments using SPSS. The results are in Table 5 as follows:

Table 3.4. Reliability Coefficients

| Item | Reliability Coefficient | No. of Items |
|---|--------------------------------|---------------------|
| Agenda setting | 0.064 | 8 |
| Implementation of Social Protection Policy | 0.614 | 8 |
| Sustainability Strategies of Social Protection Policy | 0.701 | 10 |
| Access to social protection | 0.0672 | 7 |
| Institutionalisation of informal sector workers | 0.866 | 10 |
| Overall Reliability | 0.708 | 43 |

Source: Researcher, 2018

According to *Table 3.4*, the overall reliability tests for the results was 0.708, indicating great internal consistence of the responses on the tool. Since all the items on the questionnaire were above 0.60, this indicates a great internal consistence. Hence, the results of the reliability analysis when interpreted mean that the items on the tool could

be relied on to provide reliable answers to the study questions as suggested by (Sekaran, 2003).

In addition, content validity of instrument, was assessed by computing the Content Validity Index (CVI) using the Where; VR represents Very Relevant, R for Relevant and K represents the total items in the instrument.

$$CVI = \frac{VR + R}{K}$$

Interpretation of results from the computation of CVI was done using the following scale:

(1 - 0.9 = Excellent; 0.8 - 0.89 = Good; 0.70 - 0.79 = Acceptable; 0.60 - 0.69 = Questionable; 0.50 - 0.59 = Poor; and 0.0 - 0.5 = Unacceptable) (Sekaran, 2003)

The total number of questions in the questionnaire was 43. The questions were reviewed by three experts and the total number of questions that were found Very Relevant and Relevant were 116 out of the total sum of 129 questions that were reviewed.

Thus, CV was computed as $116/129 = 0.899$, meaning it was good.

In addition, internal validity, which is the extent to which the researcher's observations and instruments measure what is supposed to be measured was determined, using peer examination. Peer examination is where experts who are knowledgeable or familiar with the study area comment on questionnaire and findings. In this case the supervisors and technical experts on the theme of social protection were consulted.

On the other hand reliability was promoted by triangulation. According to (Kimberlin and Winterstein, 2008), reliability is assured by use of different procedures and methods. This study utilised different methods of data collection namely; focus group discussions, interviews and questionnaires. In addition, data collection was sequentially done whereby questionnaires were administered first to the informal sector workers and the data

collected was analysed before collecting qualitative data. This enabled editing and refining of the qualitative data collection tools to make the questions more relevant.

3.9 Ethical Considerations

The following research ethical values were given due attention to during the study:

The researcher sought approval from the Uganda National Council of science and Technology (UNCST), before conducting the research. The research proposal was further subjected to Research Ethical Committee which confirmed that research ethics were to be fully observed in the research process.

In addition, an informed consent was obtained from study respondents before involving them in the study in addition to explaining the objectives of the study. All the respondents that participated in the study were given thorough information about the study, its purpose, benefits of participation, among others. This was done both in oral and in writing.

Compensation was also made for FGD respondents. Where it involved movements like the case of FGDs, the respondents were facilitated with transport refund. In some of the cases where respondents invested more than one hour through travel and participation in answering questions, refreshments were also provided.

This research also aimed at promoting social responsibility. The information generated will continue to be disseminated to the relevant stakeholders in the government that influence the policy formulation process to direct formulation of social protection policy for the informal sector workers whenever there is opportunity to do so. Conference presentations at both national and international level and Journal publications have been made and continue to be used in disseminating research findings. This is aimed at

advocating for an inclusive policy that addresses the social protection needs of informal sector workers.

In addition, confidentiality was observed. While reporting the findings, names of personalities that provided particular information have not been disclosed in this piece of work.

The respondents in the study were also involved from the inception of the research idea-during problem definition. The researcher visited the MoGLSD and consulted the key officers about the information gap in the social protection policy for informal sector workers. The informal sector workers were also involved in the early evolution of the study. They made contributions to enrich the information gap which widened the understanding of the study problem.

The changes made in the research tools were also referred back to the Research Ethical committee for approval/ Certification.

Plagiarism was also avoided. Original information has been presented by the researcher presented and where information from other sources has been cited, the authors have been acknowledged.

Administrative permission was sought from higher authority of each institution to enable the selected respondents get involved in the study.

Deliberate effort was also made to respect the view of the respondents. The researcher ensured that questions during the study were well understood by the study respondents. This was ensured through probing, rephrasing of questions and repetitions. The ideas given by respondents were recorded with respect to the opinions of the individual respondents on the subject matter.

Also, the data from informal sector workers was generated using native languages to ensure that the respondents answered the questions with full knowledge. Training for data collection was organised prior to data collection exercise for Community Development Officers (CDOs) who served as research Assistants. Only those who were familiar with Lumasaba (Gishu language) and Luganda were involved in data collection. The training enabled them to have a better interpretation of questions in addition to increasing their ability to translate the questions (and concepts used) into the local language.

Finally, a financial allowance was provided to the Research Assistants to compensate them for the time invested in data collection and other expenses incurred in terms of travel and meals.

CHAPTER FOUR RESULTS

4.0 Introduction

This chapter presents the findings of the study with regard to specific objectives of the study. It captures the background information about the study respondents, the findings about the dependent variable (institutionalisation of informal sector workers). I also present findings about the study objectives that include the dynamics of agenda setting of social protection policy, the implementation of social protection policy, access to social protection and sustainability strategies of social protection policy and the effect of each of these aspects on the institutionalisation of informal sector workers in Uganda.

4.1 Study Respondents

This section addresses the background information about the study respondents. It comprises of location, gender, age, level of education, industry and ownership of business enterprises.

The quantitative data was collected from 350 members of the informal sector groups/ CBOs using questionnaires. Six (6) FGDs were conducted with executive members of the informal sector workers' groups (CBOs) with a total of 41 respondents from 6 sectors namely; agriculture, transport, trade, artisanship, service and production. Each FGD had a membership of 7 people apart from production that had 6 respondents.

4.1.1 Location of Respondents

The respondents were asked to indicate the location of their respective areas of operations and the results are recorded in *Table 4.1*

Table 4.1. Location of the Respondent’s Area of Operation

| Location | Frequency | Percentage |
|-----------------|------------------|-------------------|
| Rural | 67 | 19.1 |
| Urban | 277 | 79.1 |
| Semi-urban | 6 | 1.7 |
| Total | 350 | 100% |

Source: Primary data, 2018

As seen in *Table 4.1* above, the majority of the respondents who participated in this study operated from the rural areas as represented by 79.1% or 277 respondents. They were followed by the 67 respondents or 19.1% who operated from urban areas and the remaining 6 respondents, an equivalent of 2.0% who were based in semi-urban areas. This shows that the study had representatives from different neighborhoods but the majority of the informal sector workers were from rural areas where agriculture is dominant.

4.1.2 Gender of the Respondents

To understand the gender of the respondents, the researcher recorded their gender and the results that were recorded are in *Table 4.2*.

Table 4.2 Gender of the Respondents

| Gender | Frequency | Percentage |
|---------------|------------------|-------------------|
| Male | 84 | 24 |
| Female | 266 | 76 |
| Total | 350 | 100 |

Source: Primary data, 2018

According to *Table 4.2*, female respondents constituted the majority in the study, with 76.0% while male respondents were 24.0%. This implies that, despite the disparity in the representation, the study was gender sensitive. However, the big disparity between males and females can be partly explained by the fact that most active community Based Organizations comprise of women because the women empowerment programmes for government and NGOs emphasize formation of CBOs. On the other hand, it can be attributed to the fact that women dominate the informal sector and particularly the agricultural sector which was highly represented in this study.

4.1.3 Age of the Respondents

To establish the age of the respondents, respondents were asked to rank their ages and below are the results that are indicated in *Table 4.3*.

Table 4.3 Age of the Respondents

| Age bracket | Frequency | Per cent |
|--------------|------------|--------------|
| 18-35 | 164 | 46.9 |
| 36-45 | 112 | 32.0 |
| 46-60 | 55 | 15.7 |
| 61+ | 19 | 5.4 |
| Total | 350 | 100.0 |

Source: Primary Data, 2018

As seen in *Table 4.3*, the respondents of the study had age range between 18 and 61. This shows that the study respondents are susceptible to have enough experience of what is exactly happening as far as the study is concerned and were old enough to provide the required information. The age bracket of 18-35 years took the highest toll of 46.9 % followed by 36-45 years (32%), and 46 - 60 years had 15.7% whereas those who were above 60 years comprised of 5.4%.

The above statistics reveal that participation in groups is highest among the young generation and it reduces with age. The possible reasons to this result could be attributed to the fact that registering a CBO is tedious and involves following procedures, writing constitutions, among others which requires both reasonable levels of literacy and physical movements which may not be easily found among the respondents in middle age and the elderly. Another positive contributing factor relates to the fact that the government has been encouraging youth to form groups so as to benefit from the Youth Livelihood Fund. Targeting the informal sector with economic of empowerment programmes with social protection packages can have greater chances of promoting employment opportunities to the large number of unemployed youth in Uganda as well as encourage them to formalize their enterprises with ease.

4.1.4 Highest Level of Education of the Respondents

Respondents were also asked to indicate their level of education and most of them indicated that they had attained primary and secondary school as indicated in *Table 4.4*.

Table 4.4 Education Level of the Respondents

| Level of Education | Frequency | Per cent |
|---------------------------|------------------|-----------------|
| Never attended school | 21 | 6.0 |
| Primary | 175 | 50.0 |
| S1-S4 | 111 | 31.7 |
| S5-S6 | 11 | 3.1 |
| Certificate | 13 | 3.7 |
| Diploma | 16 | 4.6 |
| Degree and above | 3 | .9 |
| Total | 350 | 100.0 |

Source: Primary Data, 2018

Table 4.4 indicates that most of the respondents had attended primary school. These constituted 50.0% of the total respondents. Other 111 respondents (31.7%) had attended

ordinary level (secondary) education while 11 respondents (3.1%) had attended advanced level. 13 respondents (3.7%) had certificate qualifications. Only 16 respondents (4.6%) had attained diplomas and 3 respondents (0.9%) had attained either a degree or a post graduate qualification. The rest 21 respondents, an equivalent of 6.0% never attended any school. Thus, the level of education has on participation in informal employment. This is mainly because the nature of employment in the informal sector accommodates low levels of education and skills that can be acquired through non-formal education.

4.1.5 Industry of the respondents

The respondents revealed the nature of industries their business fell as recorded in *Table 4.5*.

Table 4.5. Industry of the Respondents

| | Industry | Frequency | Per cent |
|-------|--------------|------------|--------------|
| Valid | Agriculture | 186 | 53.1 |
| | Transport | 47 | 13.4 |
| | Trade | 77 | 22.0 |
| | Artisanship | 13 | 3.7 |
| | Service | 4 | 1.1 |
| | Production | 23 | 6.6 |
| | Total | 350 | 100.0 |

Source: Primary Data, 2018.

As seen in *Table 4.5*, it was revealed that, the majority of respondents were engaged in agricultural activities as indicated by 186 respondents (53.1%). Another significant number of 47 respondents (13.4%) were involved in transport, while 77 respondents (22.0) were involved in trade. 13 respondents (3.7%) were involved in Artisanship while only 4 respondents (1.1%) were involved in the service sector. 23 respondents (6.6 %) were employed in the production sector. The above statistics show that agriculture is a highly dominated activity in the informal sector. However, most of the CBOs were

formed as a result of National Agriculture Advisory Services (NAADS) program where formation of groups is a precondition for benefiting from the available services. Since agriculture dominates informal employment, the study results are very relevant in informing the social protection strategy for the largest section of informal sector workers in Uganda.

4.1.6 Ownership of Business

To establish whether ownership of business contributes towards informalisation of workers, the respondents were asked to indicate whether they own or were employed in the businesses they operated in. The responses are presented in Table 4.6

Table 4.6. Ownership of the Business

| Business ownership | Frequency | Per cent |
|--------------------|------------|--------------|
| Self employed | 343 | 98.0 |
| Employed | 7 | 2.0 |
| Total | 350 | 100.0 |

Source: Primary Data, 2018

Table 4.6 shows that the majority of the study respondents were self employed. These constituted 98.0% with only 2.0% being employed by other parties. However, majority of the respondents were operating very small enterprises where they do not employ other people. It can therefore be concluded that lack of adequate capital and adequate incomes contribute towards informality.

4.2 Institutionalisation of the Informal Sector Workers

This section focuses on the dependent variable. It set out to establish the experiences and perceptions of informal sector workers about institutionalisation. The questions asked

also aimed at establishing whether institutionalisation can actually address the problem of informality and facilitate access to social protection for the informal sector workers

Table 4.7. Institutionalisation of the Informal Sector

| Item; | SD | | D | | NS | | A | | SA | | F | |
|--|----|------|----|------|----|------|-----|------|----|------|-----|-----|
| | F | % | F | % | F | % | F | % | F | % | F | % |
| Organization of informal sector workers into registered organisations builds workers' capacity to demand for social services from the government | 4 | 1.1 | 41 | 11.7 | 22 | 6.3 | 228 | 65.1 | 55 | 15.7 | 350 | 100 |
| Informal sector workers are likely to register their businesses if there are economic gains associated with registration | 35 | 10.0 | 35 | 10.0 | 29 | 8.3 | 199 | 56.9 | 43 | 12.3 | 350 | 100 |
| Many informal sector workers are likely to get Tax Identification numbers if there are economic benefits accompanying taxation | 9 | 2.6 | 59 | 16.9 | 45 | 12.9 | 188 | 53.7 | 49 | 14.0 | 350 | 100 |
| Availability of social insurance by government/NGOs can be a good motivator for many informal sector workers to come out of the black market | 58 | 16.6 | 49 | 14.0 | 29 | 8.3 | 167 | 47.7 | 47 | 13.4 | 350 | 100 |
| Registering a business has benefits of accessing cash/in-kind support from the government | 31 | 8.9 | 33 | 9.4 | 37 | 10.6 | 203 | 58.0 | 46 | 13.1 | 350 | 100 |
| Organisation of informal sector workers into registered groups can increase their bargaining power for insurance services from private service providers | 52 | 14.9 | 63 | 18.0 | 62 | 17.7 | 122 | 34.9 | 51 | 14.6 | 350 | 100 |
| Organisation of workers into registered organization increases opportunity for women to access social insurance services | 64 | 18.3 | 66 | 18.9 | 50 | 14.3 | 121 | 34.6 | 49 | 14.0 | 350 | 100 |
| Organisation of workers into registered groups can make it possible for informal workers to save for old age | 64 | 18.3 | 54 | 15.4 | 40 | 11.4 | 135 | 38.6 | 57 | 16.3 | 350 | 100 |
| Organisation of workers into registered associations can greatly increase access to health insurance | 31 | 8.9 | 54 | 15.4 | 42 | 12.0 | 168 | 48.0 | 55 | 15.7 | 350 | 100 |
| Organisation of workers into registered organisations has potential to enable the government prioritize the social insurance needs in my work industry | 16 | 4.6 | 26 | 7.4 | 48 | 13.7 | 200 | 57.1 | 60 | 17.1 | 350 | 100 |

Source: Primary Data, 2018

4.2.1. Taxation

There is a controversy among scholars as to why informal sector workers prefer to work under the black market. Majority of the scholars contend that informal sector want to operate outside the regulatory framework in order to avoid taxes and other associated fees relating to legalisation. Other scholars mention that social protection is a great instrument for promoting the institutionalisation if the informal sector workers. This study agrees with the latter that an effective social protection policy has the capacity to promote formalisation of workers/institutionalization. The questions asked in this section aim at understanding the link between access to social protection and informality of workers and their business enterprises.

Regarding the possibility of informal sector workers registering their businesses, the majority 199 respondents (56.9%) and 43 respondents (12.3%) agreed and strongly agreed respectively informal sector workers are likely to register their businesses if there are economic gains associated with registration as compared to the 35 respondents (10.0%) and 35 respondents (10.0%) who strongly disagreed and disagreed in that order. The rest 29 respondents (8.3%) were not sure.

The qualitative data showed divergent opinions concerning the anticipated benefits of registering business by informal sector workers. Whereas most of the responses from the FDGs of informal sector workers presented a common view that the primary anticipated benefit of registering business enterprises is to access services from government programmes particularly the empowerment grants. On the contrary, the interview respondents from the government ministry departments commonly presented a common opinion that the most important benefit out of formalising business enterprises is

attainment legal status, which brings assurance of protection of members and the resources. One of the interview respondents from the government remarked:

“The objective of forming a group is to help them get Organised and not to be opportunistic. When something comes, they benefit. It is not a must what when a group registers it will get any form of support from the government,” (said, the DSCO)

The NGOs respondents however, held a common ground that, social –economic should accrue out of group and business registration such as ability to attract funding from the government and NGOs, increased power of voice and increased ability to demand for their rights among others should be realized. However, there were recurrent responses from NGO respondents reflecting that there are no incentives that compel the informal sector workers to register. This can be supported by one of the quotes:

“In fact, to a large extent, individuals Organise themselves into registered groups to get benefits but they are discouraged. The bureaucracy and the money demanded for registration is a challenge, moreover, the benefits do not supersede the procedures to be followed in the registration process”, (Said by one of the NGO respondents).

Regarding whether the informal sector workers are likely to register their business if there are economic gains attached to registration, most of the respondents in all the FGDs agreed. The majority of the respondents said that there are hardly any benefits accompanying registration. They further reported that, a number of informal sector workers prefer to operate informally because the benefits got due to registration do not commensurate with the resources invested both in terms of money and time to complete the registration process. Reference to this view was made during the interview with respondents from the NGOs. All the respondents concurred that there are no tangible

benefits that encourage the informal sector workers to register as can be reflected by one of the interview:

“The government should minimize on privatization of social welfare services especially insurance services and directly handle certain aspects. The benefits inform of services should be bigger than the taxes themselves” (Remarked by one of the NGO respondents

A similar question was asked to both interview and FGD respondents regarding what should be done to encourage all informal sector workers to organise themselves. A number of recommendations were given by the respondents. The analysis of responses from the highest to the lowest frequency included; the need to make registration easier by reducing or waving off fees and reducing bureaucracy by putting a one central point at the sub county to handle all aspects of registration. These were followed by the need to increase opportunities for accessing services including grants, loans and social services; providing insurance services through groups; and finally sensitising the workers about the benefits of registration.

Furthermore, the findings revealed that informal sector workers are very likely get Tax Identification Numbers (TIN) if there are economic gains accompanying taxation. This was revealed by the majority 188 respondents (53.7%) who agreed and the 49 respondents (14.0%) who strongly agreed. Only 9 respondents (2.6%) and 59 respondents (16.9%) strongly disagreed and disagreed respectively. The rest 45 respondents (12.9%) were not sure. Conversely, the general findings across interview with NGOs and FGD revealed that there are no reasonable services from the government to encourage the informal sector workers to legalise their existence. Majority of the informal sector

workers during the FGDs said that they would formalise their businesses and credit and saving schemes if there are economic incentives accompanying registration. In one of the FGDs, respondents unanimously said:

“We would definitely register our Group if the government provides benefits to members such as start-up, schemes like NSSF or even interest-free loans. The challenge is that the government wants us to pay taxes from our collections and business without helping us” (FGD of Trade industry)

It was mentioned during three of the FGDs that most credit and savings groups do not want to attain a legal status because they don't want their interest to be taxed “registration takes a lot of time and money, yet there are no tangible benefits” (FGD of *bodaboda* (motorcyclists), FGD)

In relation to the above, the question about whether availability of social insurance services by government/NGOs is a good motivator for many informal sector workers to come out of the black market revealed that many informal sector workers would possibly register their businesses. The statistics show that 58 respondents (16.6%) strongly disagreed, 49 respondents (14.0%) disagreed, 29 respondents (8.3%) were not sure of the claim, 167 respondents (47.7%) agreed while 47 respondents (13.4%) strongly agreed. These statistics reveal that the majority respondents (61.1%) feel that that many informal sector workers could register their business if there is availability of social protection services compared to 30 per cent who disagreed. The qualitative findings from the different categories of respondents revealed that, access to social protection is a good incentive that can attract the informal sector workers to register their businesses. However, it was revealed that at the moment, the government has no specific economic benefits to attach to registration. One of the interview respondents commented that:

“Organised groups can only get money from the government when there is need for votes. It is the group members who struggle to help themselves. KACITA members are able to get low interest loans but this is arrangement at their level. Other associations are looking at how KACITA members have benefited from their organization so that they also support each other but not get help from the NGOs or government” (Said by one of the NGO respondents).

The above findings therefore reflect that availability of social protection provides a better solution to institutionalization of the informal sector workers and it’s an effective stimulus for attracting a number of informal sector workers to come out of the black market.

4.2.2. Benefits of Registration

The majority of the respondents acknowledged that registered businesses in Uganda are more likely to access cash/in-kind support from the government. According to *Table 4.7*, 31 respondents (8.9%) strongly disagreed 33 respondents (9.4%) disagreed to the assertion that registered businesses are likely to get cash/in-kind support from the government; 37 respondents (10.6%) were not sure, 203 respondents (58.0%) agreed and 46 respondents (13.2%) strongly agreed. These statistics reveal that the majority of respondents (71.2 %) agreed, this implies that majority of the informal sector workers are aware about the benefits of registration.

However, responses from the FDGs revealed that the respondents that had received in cash/in kind support were mostly from agriculture and transport sectors. It was mentioned during focus group discussion that some members had received support from the government through the programmes of NUSAF II, NAADS/ Operation Wealth creation and Youth Livelihood Fund (YLF). It was also observed that most of the respondents who had benefited from these government empowerment programmes were from rural areas. In addition, 6 out of 13 interview respondents mentioned that the support was

mostly in kind and included farm inputs like pigs, goats, hoes, seeds; and training on how to improve farming.

It was however pointed out that registration is not a precondition for benefiting from government empowerment programmes as revealed by the assertion:

“Groups that benefit from government empowerment programmes do not have to register. Making them register would be setting high standards and requirements that are not met by the majority of the informal sector workers given their level of literacy and processes involved in registration,” (Director of Social Protection).

The above assertion shows that the criterion used by the government to access grants and other opportunities favours majority of the workers irrespective of their literacy levels.

On the flip side, it also shows that the workers who have registered their groups have not harnessed the specific incentives to registration such as tax wavers, special grants or even access to social protection services, among others. In addition, interviews with government officials revealed that there are no direct incentives provided to workers as a result of registration. It was also declared that:

“Registration of workers is voluntary. The problem is that majority of the workers lack awareness about the benefits of registration. Groups need to know the benefits of registration”, (Director of Social Protection).

The above findings therefore lead to the conclusion that the empowerment programmes for non-formal workers do not prioritise the institutionalisation of informal sector workers.

4.2.3 Organisation of the Informal Sector

According to *Table 4.7*, it is established that organising informal sector workers into registered organizations builds their capacity to demand for social services from the government. This was supported by the majority of 228 respondents (65.1%) that agreed and 55 respondents (15.7%) who strongly agreed. 22 respondents (6.3%) were not sure

while only 4 respondents (1.1%) and 41 respondents (11.7) strongly disagreed and disagreed respectively. The overwhelming majority of respondents who agreed (80.8%) could lead to a conclusion that organization of informal sector workers into registered organizations builds increases their voice and demand for social services from the government.

It was however pointed out during interviews that the informal sector groups are fragmented and this limits their ability to advocate for their social protection rights. It was said by majority of the interview respondents that, a number of groups have been formed but they focus on specific individual/group objectives. It was mentioned by all the respondents from NGOs advocating for labour that lack of organisation by the informal sector workers limits their capacity to lobby and advocate for social protection. It was pointed out that Kampala City Traders Association (KACITA) has managed to influence the government and they are consulted on a number of issues pertaining trade.

Majority of FGDs respondents mentioned that the informal sector workers form groups in anticipation to benefit from the government programmes in addition to having savings and credit schemes. Nevertheless, it was observed from the responses during the FGDs that all the respondents were ignorant about social protection rights.

The findings thus indicate that organisation of informal sector workers have potential to increase power of voice to advocate for social protection rights. It was noted during the interview with the Director of social protection that the CSOs and NGOs are expected to play a significant role in organising the informal sector workers although the primary responsibility should be shouldered by the government, in particular, the Local

Government. It was however mentioned undertaking this role is challenged by the vastness of the sector coupled with inadequate resources.

Furthermore, the majority of the informal sector workers agreed to the view that organising informal sector workers into registered groups can increase their bargaining power to lobby for insurance services from private service providers. With reference to the statistics in *Table 4.7*, the majority of the respondents (122 respondents or 34.9%) strongly agreed 51 respondents (14.6%) agreed. Those who strongly disagreed and disagreed were 52 (14.9%) 63 respondents (18.0 %) respectively, while the rest 62 respondents (17.7%) were not sure. Since the majority of the respondents (51.5%) agreed that organising workers into registered groups increases their bargaining power for social insurance services, it shows that majority of informal sector workers are aware about the power of organising into registered groups to increase the power of voice and advocacies for social services.

Nevertheless, according to the findings from FGDs, none of the respondents had membership to a formal insurance scheme. This could be attributed to low incomes, ignorance about the existence of insurance services and how they can be accessed and lack of access to insurance services among others. The respondents from national and international NGO respondents revealed that the informal sector workers are fragmented and they lack the power of voice to advocate for their social protection rights. They pointed out those strong associations like the case of the elderly with a national movement and have managed to influence the government to come up with social assistance grant for the elderly. They reported that the elderly are now benefiting from the Senior Citizens Grant (SCG). In addition, reference was made to KACITA that has

managed to establish a Retirement benefit scheme which is being regulated by Uganda National Retirement Benefit Regulatory Authority (UNRBRA). The KACITA micro pension scheme was launched in March, 2017 and 65,000 out of 200,000 registered members are beneficiaries of the micro pension scheme (World Bank, 2017). One of the interview respondents noted that:

“When people are organised, they are easy to target and are legally recognized. I am not aware of any benefits from the government that are attached to registration but the formal groups that are organised are vocal and they get external support. The elderly were able to write petitions that enabled them to benefit from the SAGE grant and I think the informal sector works should borrow a leaf” (NGO respondent).

In addition, study statistics regarding whether organization of workers into registered organization increases opportunity for women to access social insurance services indicate that 64 respondents (18.3%) strongly disagreed, 66 respondents (18.9%), 50 respondents (14.3 %) were not sure, 121 respondents (34.6%) agreed while 49 respondents (14.9%) strongly agreed. Since the majority agreed, organising workers into registered organization indeed increases opportunity for women to access social insurance services. Findings from FDGs and interviews reveal that due to organisation into registered CBOs, women have been in position to access services from government from most of the empowerment programmes such as (Youth Livelihood Fund (YLF), NAADS/Operation wealth creation, among others.

“Our group received 7.5 Million Uganda shillings from the YLF and we used it to buy two motorcycles”. This money should be increased from the maximum of 12.5 million to 30 million Uganda shillings (FGD for transport)

During one of the interviews, it was mentioned that,

“There are a number of government empowerment programmes that benefit the informal sector workers although they do not directly target them. Examples are the YLF, Northern Uganda Asocial Action Fund (NUSAF) and saving schemes” (Director of social protection).

In addition, it was expressed in all the FGDs that individuals were in position to pool resources provide social and financial support to a group member in case of unforeseen circumstances such as death. However, it was found out during the FGDs that none of the respondents had access to a formal social protection scheme. Also, out of the 6 FGDs, members from only two FGDs (agriculture and transport) had benefited from government empowerment programmes. When asked whether they would be willing to make contributions, majority of the respondents indicated their willingness to pay but they indicated that the main limitation was ability to make the required contributions.

Regarding whether organising workers into registered groups makes it possible for informal workers to save for old age, the majority 135 respondents (38.6%) agreed and 57 respondents (16.3%) strongly agreed that organising workers into registered groups makes it possible for informal workers to save for old age. 40 respondents (11.4%) were not sure while 64 respondents (18.3%) and 54 respondents (15.4%) strongly disagreed and disagreed. Since the majority as indicated by these statistics agreed, it can be concluded that organising workers into registered groups makes it possible for informal workers to save for old age.

On the contrary, findings from the qualitative data in FGDs revealed that there were limitations to increased savings including limited incomes, negative attitudes about savings, lack of access to pension schemes, and ignorance about the available pension schemes. It was also found out that none of the respondents from the informal sector had membership to a formal saving scheme. They expressed the fact that they share all their savings' principal and interests at the end of each financial year. However, the majority mentioned that they would be willing to make contributions to the pension scheme if the

services are accessible and if the government makes a top up. In one of the FGDs it was stated that:

“There is need to increase access services. If services like NSSF are near, we can contribute to such a Fund. The fees for insurance should also be lowered and the government should provide grants for start-up capital” (Trade FGD).

In another FGD, It was recommended that, “the government should put a policy in place and deduct money from the savings” (Transport FGD).

Regarding whether institutionalisation increases access to health insurance, 168 respondents or 48.0% and 55 respondents (15.7%) agreed and strongly agreed respectively that organization of workers into registered associations can greatly increase access to health insurance; 31 respondents (8.9%) and 54 respondents (15.4%) strongly disagreed and disagreed respectively. The rest 42 respondents (12.0%) were not sure. Thus, these findings interpreted, show that majority of the informal sector perceive that organisation of informal sector workers into registered associations can greatly increase access to health insurance.

Controversially, according to the findings from the interview data it was found out that the government is promoting micro health insurance schemes.

The National Health policy applies to both formal and informal sector workers. The NGOs are piloting community health schemes. For example Save for Health scheme is extending access to health in 10 districts in central and Western Uganda” (Director of Social Protection)

However, it was found out during the FGDs that the informal sector workers in Bugisu are ignorant about such schemes. This can be verified by the assertions below:

“We are ignorant about insurance, we are just hearing about insurance. We would like to join insurance if we got adequate education” (FGD of Trade Industry)

“Services are not easily accessible. They are very far from us... We do not have adequate information about the existence of insurance services” (FGD of Service Industry)

In addition, the findings from interviews reflected that, the existing insurance services are provided by private service providers and therefore are unaffordable by most of the workers in the informal sector. One respondent pointed out that: “The capacity of workers the informal sector workers to access contributory schemes is limited” (Director Social Protection). Another respondent added that:

“The insurance companies are profit driven. Thus the services given are not affordable by a common man. Informal sector workers also require unionization to do collective bargaining but this requires subscription fees which is not easily affordable by most workers in the informal sector” (National NGO respondent).

The quantitative data in *Table 4.7* further indicate that organising workers into registered organisations has potential to enable the government prioritised the social insurance needs in informal sector industries. This was revealed by the majority 48 (13.7 %) or 200 respondents (57.1%) and 60 respondents (17.1%) who agreed and strongly agreed respectively; 48 (13.7%) were not sure, 16 respondents (4.6%) strongly disagreed while 26 respondents (7.4%) disagreed.

The above statistics therefore reveal that that the majority of the informal sector workers feel that organising workers into registered organizations has potential to enable the government prioritize the social insurance needs in the different sectors of employment. However, interview data does not show that the government has prioritised the social protection needs of registered groups. For instance, it was mentioned during the interviews with the MoGLSD staff that there has been general representation of the informal sector by KACITA in some of the consultative meetings for Expanding the

Social Protection Programme. This general representation does not necessarily lead to addressing the specific social protection needs of the individual sectors. It was also mentioned in all the FGDs that informal sector workers are not consulted by the government to find solutions to the socio-economic risks faced by workers in specific industries. In one of the FGDs, it was stated:

“When we approach the government to address our problems, they toss us up and down or even ask for a bribe. We don’t receive adequate support” (Transport FGD).

The above findings therefore lead to the conclusion that the design and implementation of empowerment programmes do favour institutionalisation of informal sector workers because they do not give special attention to organization of informal sector workers into registered institutions, neither do they encourage individuals to register their enterprises.

4.3 The Dynamics of Agenda Setting Process of Social Protection Policy

This section provides findings specific to objective 1. The focus of the questions was on sought to promote understanding about the dynamics of agenda setting of social protection policy with specific to participation and involvement of the informal sector during the agenda setting process, prioritisation of their social protection needs, the extent to which membership to a group empowers them to advocate and lobby for their social rights and whether the existing policy empowers them as a group to respond to shocks. This information helps to examine the extent to which informal sector workers contribute towards generating social protection policy issues and how this consequently impacts their level of institutionalization.

Table 4.8. Dynamics of Agenda Setting of Social Protection Policy

| Item | SD | | D | | NS | | A | | SA | | F | % |
|--|-----|------|-----|------|----|------|-----|------|----|------|-----|-----|
| | F | % | F | % | F | % | F | % | F | % | | |
| I have contributed towards the process of adopting protection issue on the policy agenda | 126 | 36.0 | 75 | 21.4 | 45 | 12.9 | 71 | 20.3 | 33 | 9.4 | 350 | 100 |
| The existing social policies by the government have prioritised the social-economic risks of Informal sectors are represented during the formulation process of social protection policies in my country | 72 | 20.3 | 125 | 35.7 | 34 | 9.7 | 99 | 28.3 | 21 | 6.0 | 350 | 100 |
| I have attended a meeting where the government/NGO representative came to consult public about how to address social shocks | 72 | 20.6 | 109 | 31.1 | 46 | 13.1 | 77 | 22.0 | 46 | 13.1 | 350 | 100 |
| As workers in the informal sector we have a platform to voice out our social –economic risks | 36 | 10.3 | 119 | 34.4 | 47 | 13.4 | 117 | 33.4 | 31 | 8.9 | 350 | 100 |
| Policy makers have been responsive to social shocks faced by informal sector workers | 107 | 30.6 | 78 | 22.3 | 35 | 10.0 | 114 | 32.6 | 16 | 4.6 | 350 | 100 |
| Politicians are the only ones that determine what issues to be included on the policy agenda | 76 | 21.7 | 86 | 24.6 | 35 | 10.0 | 91 | 26.0 | 62 | 17.7 | 350 | 100 |
| Informal sector workers can easily influence the political leaders to respond to social problems during the political campaigns | 51 | 14.6 | 42 | 12.0 | 21 | 6.0 | 173 | 49.4 | 63 | 18.0 | 350 | 100 |

Source: Primary Data, 2018

4.3.1. Prioritisation of Risks and Shocks

As seen in *Table 4.8*, the results indicated that regarding whether informal sector workers contribute towards the process of adopting protection issue on the policy agenda reveal that, 126 respondents (36.0%) strongly disagreed, 75 respondents (21.4%) disagreed, 45 respondents (12.9%) were not sure, 71 respondents (20.3%) agreed and 33 respondents (9.4%) strongly agreed. Since the majority of the respondents (201 respondents or 57.4%) disagreed, it can be concluded that informal sector workers do not have any contribution towards social protection issues that are adopted on the policy agenda. There was consensus among all the interview respondents that the informal sector workers have not been involved in the policy process and if the involvement has been there, then it is very negligible. One NGO respondent noted that; “there has not been any deliberate effort of involving informal sector workers at the grass root to come and put forward their views”

Another Interview respondent commented that:

“People that formulate social protection policy are experts that represent the government. There is little room for the persons affected to air out the concerns of the community. It is always assumed that the people are consulted” (NGO respondent).

It was observed that lack of involvement of the informal sector workers in the early stages of the policy process leads to formulation of policies that lack relevance to this category of the population. For instance, there were contradictory views regarding what is perceived to be the common risks and shocks encountered by the informal sector workers. The informal sector workers contended that the common risks faced are theft of stock and equipment and loss of income which is a result of factors that include failure to pay for those undertaking business, lack of market, unfavourable weather condition, high

taxes and high interest rates on loans. On the contrary, according to the findings from interview respondents, the majority (6 out of 13) mentioned that the common risks faced by informal sector workers are ill health, whereas 3 respondents mentioned that its price fluctuations and the rest mentioned natural calamities and accidents. The other common risks mentioned by respondents from both interviews and Focus Group discussions were pests, fire outbreak. Accidents were said to be rampant among workers in transport industry, fire outbreak (for markets and those selling produce) and death and occupational hazards were said to be cross-cutting and particularly arising from poor working environment.

This divergence in opinion between elites and informal sector workers regarding the common shocks faced by informal sector workers explains why most of the existing social protection interventions by both the government and private sector are giving primary attention pension and health insurance as opposed to theft and loss of income that were forwarded by the informal sector workers. Nevertheless, the above findings reveal that either there is either limited or no needs assessment before designing social protection policies and programmes. This partly explains the high level of exclusion. Besides, interview respondents from the NGOs that advocate for social protection mentioned that there is government initiative to extend pension through NSSF under Uganda National Retirement Benefits Authority (UNRBA) and to support to private schemes such as Community Health Insurance (CHI). However, these efforts may suffer from policy relevance since they seem not to be the priority of the majority of informal sector workers.

The findings also established that the existing social policies by the government have not prioritised the social-economic risks and shocks faced by informal sector workers. This was revealed by the majority 72 respondents (20.3%) and 125 respondents (35.7%) who strongly disagreed and disagreed respectively compared to the 99 respondents (28.3%) and the 21 respondents (6.0%) who agreed and strongly agreed respectively. The rest 34 respondents (9.7%) were not sure whether the existing social policies by the government have prioritised the social-economic risks of informal sector workers. These responses imply that the current social protection policy does not address the priority social protection risks of the informal sector workers.

Findings from both interviews and FGD agree that that the social protection needs of the informal sector workers were not prioritised. It was revealed in all the FDGs that, informal sector workers are hardly consulted to find solutions to the problems that affect them. Further, it was reported that even when it comes to government programmes that aim at addressing vulnerability to poverty such as the Youth Livelihood Fund (YLF) and Uganda Women Empowerment Program (UWEP), the bureaucratic process is characterized by corruption at both the district and Sub county levels as supported by the quotes below:

“The government does not help us in any way. The government only advises us to be keen about the risks and shocks and the only time leaders come in is when there is a “profitable” programme” (Traders FGD)

In another Focus Group Discussion with respondents in the transport industry, they unanimously said:

“The government is not helping us. May be now that you are conducting a research to fight for our rights, you need to take our voice. Even when you die of

an accident, they take your body to the mortuary where they even charge for releasing the body” (Transport FGD)

Another highlighted issue that leads to lack/ limited participation by the representatives of the Ministry department was lack of resources. It was mentioned that participation in decision making involves a lot of money but budgets are always limited. Therefore, because the informal sector workers are hardly consulted about the shocks that befall them, the interventions are limited both in terms of scope and in terms of effectiveness to in mitigating shocks. These findings reveal that there is limited political will to facilitate prioritisation of shocks that the informal sector workers encounter.

4.3.2 Participation and Involvement in the Policy Formulation Process

Regarding representation of informal sector workers during the formulation process of social protection policies in the country, *Table 4.8* reveals that 57 respondents (16.3%) strongly disagreed, 111 respondents (31.7) disagreed, 68 respondents (19.4) were not sure while 90 respondents (25.7%) and 24 respondents (6.9%) agreed and strongly agreed respectively. The above statistics show that the majority of the respondents say that informal sector workers have not been represented in the formulation of social protection policy.

It was also mentioned in all the Focus Group Discussions and by all interview respondents that informal sector workers are never represented in finding solutions to some of the social risks faced. Whereas the respondents from Social Protection Department under MoGLSD mentioned that the government has made provisions for the informal sector workers to have access to the special NSSF voluntary scheme and Community Health insurance schemes, the study respondents representing informal sector workers in Bugisu were ignorant about such provisions. It was further revealed

during interviews that sometimes, the so called representation is done to appease the donors and does not necessarily represent views of the intended beneficiaries. One of the interview respondents remarked:

“The consultations or what is always called representation is “political”. Some Individuals are often called to attend certain meetings in ignorance and the moment they sign on attendance sheet, this is always reported as representation and consultation on certain issues” (NGO respondent).

Regarding whether the respondents have attended a meeting where the government/NGO representative came to consult public about how to address social shocks, *Table 4.8* shows that 72 respondents (20.6%) strongly disagreed, 109 respondents (31.1%) disagreed, 46 respondents (13.1%) were not sure while 77 respondents (22.0%) agreed and 46 respondents (13.1%) strongly agreed. Since the majority of respondents disagreed, it is clear that the government and NGOs do not often consult people regarding ways of addressing social shocks that affect the informal sector.

The findings about participation in the formulation of social protection policy in *Table 4.8* agree with both Focus Group Discussions and interview respondents from NGOs that, there has not been effort by both the government and NGOs to consult the informal sector workers about how to address the social shocks that befall them. It was mentioned that NGOs such as Red Cross and religious groups only come in to provide relief services such as water, health facilities, blankets and food among others. As remarked by some of the interviews respondents;

“The market was burnt in Mbale but I don’t even remember whether the government compensated traders...I don’t think there is a strategy by the Government/NGOs to overcome shocks. Whether it is there or not, nothing seems to make a difference”(NGO respondent).

Another respondent said:

“In few occasions such as landslides and fire, the government and NGOs have come in to provide relief services. However, on several occasions, the government representatives including the police, Local Council (LC) representatives only come in to record incidences and write reports that never materialise into interventions of any kind” (Trade Industry Respondents)

However, Interview with the Director of Social protection revealed the perception that the consultation made is adequate in identifying the social protection priorities and the nature of the required intervention as expressed in the narrative below:

“We employ consultants and they consult the informal sector workers in determining the needs and actions to be taken and this informs policy design...The plan to extend NSSF to informal sector workers was done with representation of KACITA in the consultative meetings” (Director Social Protection)

The above remarks lead to the conclusion that informal sectors are not fully represented during the formulation process of social protection policies in Uganda. These findings also reveal that the social protection needs of the informal sector workers are not prioritised by the government. It is rather communicated that technocrats are always consulted to respond provide solutions to the challenges faced by informal sector workers and therefore they are more likely to contribute solutions that are not viable. For example, one of the managers representing national organization that advocates for social protection rights revealed that the idea of an inclusive national health insurance policy is being sabotaged by the technocrats in government ministries, particularly Ministry of Finance who feel that the policy will increase the tax burden to workers in the formal sector.

4.3.3 Level of Empowerment of Informal Sector Workers.

The findings on whether workers in the informal sector have a platform to voice out their social –economic risks *Table 4.8* shows that 36 respondents (10.3%) strongly disagreed, 119 (34.4%) disagreed, 47 (13.4%) were not sure, 117 respondents (33.4%) agreed and 31(8.9%) strongly agreed. Although a significant number (42.3%) agreed to the claim,

the majority (44.7%) disagreed. The 42.3 per cent that indicated that they have a platform where they can voice out their social economic risks could be as a result of membership in CBOs. However in the overall, it could be concluded that workers in the informal sector do not have a sufficient platform to voice out their social – economic risks. Moreover, even the 13.4 % who indicated that they were not sure that they have a platform where they can voice out their social economic risks signifies that, they cannot ably approach the authorities to address in case they need redress.

The findings from interviews and Focus Group Discussions agree with the quantitative data findings that workers in the informal sector do not have a platform where they can voice out social –economic risks that are being experienced. This was further explained by interview respondents who held the view that informal sector workers are not organised to Table their demands before the policy makers. It was mentioned by one of the interview respondents, that the groups that workers that have organised themselves such as Kampala City Traders Association (KACITA) and the elderly are getting attention from the government. One of the interview respondents remarked that,

“Because the older persons were organised in all the districts in the country, and formed an association, they were able to write petitions which enabled them to benefit from SAGE” (National NGO respondent)

Findings from both interviews and Focus Group Discussions, however, revealed that there is not much being done at the community level to encourage the organization of the institutions of informal sector workers in to advocate for their rights apart from the government encouraging them to form groups. The responses to the question about whether there are significant benefits received by informal sector workers as a result of organising themselves into registered associations revealed that most of the registered CBOs have not received significant support from the government to build strong

advocacy organizations. Findings also show that there is little commitment on the side of the government to build the capacity of the associations that are voluntarily formed.

Although the study revealed that registered associations benefit from government programmes such as YLF and UWEP, the stronger opinion shows that there is limited commitment by the government to support the workers' groups/ associations to increase their capacity as can be seen in the remarks below:

“There is nothing that encourages individuals to Organise themselves into associations the benefits do not supersede the expenses and bureaucracy involved” (NGO interview respondent).

“Registration is bureaucratic and expensive... they toss you up and down. There are fees charged at all levels. CDOs ask for money for the stamp and lunch. If you don't pay, you spend the whole year without registration” (Transport FGD).

The views expressed during Focus Group Discussions about the process of registering a CBO and accessing services from the district show that the two processes are characterized by both bureaucracy and by corruption. The respondents in all the FGDs advocated for the need to have an officer in charge of informal sector workers at the district to handle their concerns. Their idea correlated with views from three of the key informants that a desk should be created at district and Sub county level to address specific concerns of informal sector workers, with consideration of the vastness of the population.

4.3.4 Responsiveness to Shocks

The responses on the question about whether policy makers were responsive to social shocks faced by informal sector workers, *Table 4.8* reveals that the majority 107 respondents (30.6%) and 78 respondents (22.3%) strongly disagreed and disagreed respectively; 35 respondents (10.0%) were not sure, 114 respondents (32.6%) agreed and

16 respondents (4.6%) strongly agreed. These statistics reveal that policy makers have not been responsive to social shocks faced by informal sector workers.

Findings from both interview and Focus Group Discussions affirmed that there is not much being done by the government to respond to shocks faced by informal sector workers. Majority of the respondents (7 out of 11) said that the government and the NGOs merely provide remedial measures in form of relief.

Similarly, respondents from all the five Focus Group Discussions revealed that there is no single initiative made by the government to respond to shocks that are faced by informal sector worker. They highlighted with disappointment that the police and government officials only appear at the scenes when shocks such as accidents and theft have happened just to take note of what has happened as remarked by the Bodaboda rider (motorcyclist) respondent ,

“The best we can say is that when a calamity befalls us, we report and the police and local authorities come to witness but they encourage you to struggle and pay” (Transport FGD).

In all the five Focus Group Discussions, it was reported that the individuals in the group support one another using emergency Fund when death befalls a member. The other expenses were said to be met by the affected individuals. The individual contributions ranged from Ug Shs. 1000- 2000 (approximately USD 0.3-0.5). However, it was said that in the case of other shocks such as accidents or theft, individuals do not receive support from group members apart from the motorcyclists who receive some contribution from 1000-2000 individual members of the group.

It was further said that the government does not intervene to provide financial assistance to the affected people during any the above incidences. The only perceived contribution on the side of the government is healthcare in the case of accidents where victims are

hospitalized in a government a hospital but this is perceived to be inadequate because of cost-sharing in terms of purchasing drugs. It was also observed that the workers do not feel protected by the government against risks and vulnerability as remarked by FGD respondents:

“For case of theft of the motorcycles, we are often hit with iron bars. We have had many experiences of our colleagues who have been beaten with Iron bars and the motorcycles are stolen. When the owners of the motorcycles report to police, they mercilessly arrested and put them behind bars.” (Transport FGD).
“I put money in the business with loans and things were stolen. I got another loan to restock the shop but things did not work out well. I went for the third set of loan but finally had to sell all my property to pay back the loan” (Trade FGDs).

4.3.5 Politics of the Agenda Setting

The questions under this sub-theme aimed at establishing the key stakeholders that influence policy formulation and their specific roles. This was essential in determining the nature of social protection policies in Uganda.

As to whether the politicians are the only ones that determine what issues to be included on the policy agenda, according to *Table 4.8*, 76 respondents (21.7%) strongly disagreed and 86 respondents (24.6%) disagreed, 35 respondents (10.0%) were not sure, 91 respondents (26.0%) agreed while 62 respondents (17.7%) strongly agreed. Since the majority disagreed, it could be interpreted that informal sector workers were aware that there are other stakeholders that influence the agenda setting of the policy making process.

Their views rhymed with those of the interview respondents where the majority mentioned that the donors to a large extent determine the agenda setting of the social protection policies in Uganda. It was further revealed that international donors such as World Bank, UN, DFID and other international agencies have played a significant role in

influencing the social protection agenda with support from CSOs that play an advocacy role. One of the respondents said:

“ILO had a lot of influence on the NSSF policy. The SAGE policy launched in 2016 emerged from NGO research by Irish Aid, Development Research Training (DRT), UNICEF and DFID. The drafting of the policy was funded by donor funding -largely by DFID” (NGO respondent).

The other stakeholders in the policy process that were mentioned to have relatively significant influence on the agenda setting of the social protection policies were the parliament and the executive. Their influence was presented to have the same weight but with strong advocacy support from the CSOs, particularly the Uganda Social Protection Platform (USSP) and other advocacy groups. Two of the interview respondents from Uganda Social Protection Platform pointed out that the Uganda Parliamentary Forum for Social Protection is responsible for selling the ideas on social protection among the parliamentarians. It was mentioned that one of the achievements made by the parliament so far is the registered success in agitating for SAGE funding from UK. It was however mentioned that although the members of parliament are expected to represent the views of the electorates, they hardly solicit their views and the informal sector workers are taken advantage of at their point of ignorance.

It was also mentioned that much as the Executive, in particular the line ministries come out with the details of the policy, and they hardly seek input from the pressure groups. The President was pointed out to have a lot of influence in determining what should be included on the policy agenda because of his influence in determining allocation of resources. One of the interview respondents stated that:

“The executives have more influence on the genesis of the social protection policy. Most times, policies are influenced by the president who influences the political representatives on the nature and kind of policy debates” (NGO respondents).

According to the Director of Social protection, the CSO have the greatest influence. It was stated that:

The Directorate of Social Protection under the set up the Uganda Parliamentary Forum for Social Protection. This body is charged with presenting and advocating for social protection issues in the parliament. KACITA has been influential in advocating for voluntary membership plan that allows the informal sector workers to save with NSSF” (Director of Social Protection)

From the above assertions, it can be concluded that the stakeholders with the greatest influence in the agenda setting process are the donors and the executive, particularly the president who was pointed out to have a big stake when it comes to agenda setting and making a final decision on the policy alternative and consequently resource allocation. In addition, since the informal sector workers lack access to almost all the formal social protection schemes, it communicates that the influence of CSOs voice in agenda setting is limited.

NGOs respondents further expressed the opinion that the President and Ministry of Finance have not prioritised the inclusion of vulnerable group’s especially informal sector of social protection policy given their mandate in resource allocation as remarked by one of the interview respondents:

“SAGE programme has been rolled out but there is no money. Technocrats look at it as a waste. The government has the money and can determine the priorities for budget allocation” (Respondent from one USPP).

During the interview with the Director of Social protection, he indeed affirmed that the resource allocation is limited and the total amount of money allocated to social protection is 2 per cent of the National budget. He however attributed the low financial allocation to the limited availability of resources amidst the competing priorities by the government.

“Social protection has been prioritised but what is done depends on the available resources. For example, the government is catering for 37 districts out of 47 that are benefiting from the Social Assistance Fund for the elderly. Social protection is

broad and expensive. The government does not have the money to provide all the services required” (Director of Social Protection)

On the contrary, statistical findings revealed that majority of the respondents agreed that informal sector can easily influence agenda setting of social protection policy issues during political campaigns. As to whether informal sector workers can easily influence the political leaders to respond to social problems during the political campaigns, *Table 4.8* indicates that 51 respondents (14.6%) strongly disagreed, 42 respondents (12.0%) disagreed and 21 respondents (6.0%) were not sure. 173 respondents (49.4%) agreed while 63 respondents (18.0%) respondents strongly agreed. These statistics show that informal sector workers can easily influence the political leaders to respond to social problems during the political campaigns.

Nonetheless, none of the interview respondents (non-informal sector respondents) mentioned that informal sector workers have any influence in the agenda setting. They however mentioned that if mobilized, they could probably influence the president during the political campaigns to exchange their votes with policy interventions.

4.4 Implementation of Social Protection Policy

This section presents findings from specific objective two. It provides a situational analysis of Uganda’s social protection policy and proceeds with findings on the extent to which the implementation strategy of social protection policy empowers informal sector workers to overcome social risks and shocks to prevent vulnerability to poverty. It also analyses the implications of the social protection policy on the institutionalisation of informal sector workers.

4.4.1 Situational Analysis of Social Protection Policy in Uganda

Social protection is one of the citizens' rights as enshrined in 1995 Constitution of the Republic of Uganda, in chapters 4 and 16, as “empower communities to harness their potential through skills development, labour productivity and cultural growth”. The National social protection policy defines social protection policy “as public and private interventions to address risks and vulnerabilities that expose individuals to income insecurity and social deprivation, leading to undignified lives” (Republic of Uganda, 2015). This definition reflects that social protection interventions are a shared responsibility of both the government and the private sector institutions. It also presents the policy with larger intentions to mitigate factors that cause poverty other than to provide curative measures.

The social protection schemes in Uganda according to the National social protection policy (Republic of Uganda, 2015) are categorized into social security services and social care and support services. Social security services are further categorized into contributory and non-contributory schemes. Contributory schemes are for both formal and informal sectors. There are five types of social security schemes. These include: Public service Pension scheme for Civil Servants; NSSF for formal sector workers in the private sector/NGOs (a voluntary membership plan was launched on 14th June, 2017 to for workers in the informal sector (World Bank, 2017); Voluntary Retirements schemes for workers in public institutions such as the Parliamentary Pension Scheme, Makerere Retirement Benefit scheme (MRBS) and Workers' Compensation, in accordance to CAP 225 of the compensation Act, which provides for compensation of formal employees in public and private sector. However, none of these schemes is accessible by informal

sector workers. The Health Insurance schemes are contributory services provided by private service providers but they are commonly accessed by workers in formal sector (both private and public sectors).

The non- contributory schemes target the vulnerable groups such the elderly, PWDs, Orphans and Vulnerable Children, Women, etc. They include: (i) Social Assistance Grant for Empowerment (SAGE). These are direct income support and unconditional cash transfers (Guloba, *et al.*, 2017). SAGE comprises of Senior Citizens Grant (SCG) for the elderly and Vulnerable Family Grant (VFG) for very poor families including child headed families; (ii)The public works programme includes Northern Uganda Social Action Fund (NUSAF) which aims at enabling the Northern and Eastern Uganda to recover from effects of war, the Karamoja Livelihood Improvement Programme (KALIP), Community Demand Driven Programme (CDDP) and Agriculture Recovery Livelihood Programmes (ALREP) for Acholi and Lango regions. Most of the public works programmes have a special focus in Northern Uganda meaning that other regions are excluded; (iii) Social care support services focus on resettlement of abandoned and street children, People with Disabilities (PWDs) and older persons (Republic of Uganda, 2015; Margaret and Meshach, 2015); (iv) Informal and traditional social protection which is catered for by family and clan systems.

The social protection policy also highlights on other mechanisms to mitigate risks such as “policies articulated in agriculture, health, employment and finance”. Uganda is committed to realizing sustainable Development Goal (SDG) 8, “Promote sustainable, inclusive and equitable economic growth, full of productive employment and decent work for all”. Increasing access to social protection is one of the global strategies of

achieving this goal. The government established a full secretariat of Expanding Social Protection Program (ESPP) in 2010 to fulfil its social protection mandate of “addressing the risks and vulnerabilities by age, gender social orientation, disaster exposure and climate” (Guloba, *et al.*, 2017).

The policy NSPP stipulates six priority areas of focus that include: (i) Reforming the Public Service Pensions Scheme; (ii) Expanding social security services in the private sector to include provision of pensions; (iii) developing appropriate social security products for the informal sector; (iii) Introducing affordable health insurance scheme; (iv) expanding access to direct income support by vulnerable groups in need; (v) Strengthening family and community capacity to provide and care for the children, persons with disabilities, older persons and other individuals in need of care and; (v) enhancing the institutional capacity for provision of comprehensive social protection services.

Critical analysis of social protection interventions in Uganda shows that Uganda has fragmented schemes which are implemented by the private sector, the government, CSOs and individuals. The schemes target formal employees, youth, children and elderly. None of the schemes targets the informal sector workers. This automatically implies that informal sector workers are excluded in all the social protection interventions. Besides, insurance schemes are provided by private service providers meaning that they are in most cases unaffordable to majority of the informal sector workers. The summary of social protection coverage in Uganda is reflected in *Table 4.9*.

Table 4. 9. Summary of Social Protection Coverage in Uganda.

| S/n | Social protection programme | Target group (Beneficiaries) | Actor/agency |
|-----|--|--|--|
| 1 | National Social Security Fund (NSSF) | <ul style="list-style-type: none"> Formal Employees in the private sector | Private Sector |
| 2. | Social Care and Support Services <ul style="list-style-type: none"> SAGE Youth Empowerment Grant | <ul style="list-style-type: none"> Orphans and vulnerable children (OVCs) People With Disabilities (PWDs) Elderly | Government CSOs |
| 3 | Workers compensation | <ul style="list-style-type: none"> Formal employees in private sector | Private Sector |
| 4 | Voluntary Retirement Benefits | <ul style="list-style-type: none"> Public institutions-Makerere University Retirement Benefit scheme, Parliamentary Pension scheme | Government (Regulated by Uganda Retirement Benefits scheme Regulatory Authority) |
| 5 | Community Health Insurance Schemes | <ul style="list-style-type: none"> Individuals and Households | Private individuals |
| 6 | Pension scheme | <ul style="list-style-type: none"> Civil Servants | Government |
| 7 | Public Works <ul style="list-style-type: none"> Northern Uganda Social Action Fund (NUSAF) Karamoja livelihood Community Demand Driven (CDD) project Universal Primary Education (UPE) Universal Secondary Education (USE) Universal Health coverage | <ul style="list-style-type: none"> Individuals affected by war and conflict Poor and vulnerable children and youth | Government |

Source; Researcher, 2018

The rest of this section presents the findings from the primary data. The findings explain the extent to which the implementation strategy targets the social protection needs of the informal sector workers and its implication on the institutionalisation of informal sector workers.

Table 4.10 Implementation Strategy of Social Protection Policy

| Item | SD | | D | | NS | | A | | SA | | F | |
|---|-----|------|-----|------|----|------|-----|------|----|------|-----|-----|
| | F | % | F | % | F | % | F | % | F | % | F | % |
| I understand how the social policy in Uganda operates | 131 | 37.4 | 123 | 35.1 | 29 | 8.3 | 47 | 13.4 | 20 | 5.7 | 350 | 100 |
| The administration of social protection policy in Uganda enables the informal sector workers to appreciate the value of tax revenue | 69 | 19.7 | 105 | 30.0 | 31 | 8.9 | 115 | 32.9 | 30 | 8.6 | 350 | 100 |
| The implementation of social protection strategies in Uganda empowers the low income earners to overcome risks that lead to poverty | 114 | 32.6 | 129 | 36.9 | 21 | 6.0 | 66 | 18.9 | 20 | 5.7 | 350 | 100 |
| The current social protection policy addresses most of the social shocks faced by workers in my job industry. | 64 | 18.3 | 173 | 49.4 | 40 | 11.4 | 57 | 16.3 | 16 | 4.6 | 350 | 100 |
| The National social protection policy makes it easy for me to save for old age and other unforeseen challenges like disability and terminal illness | 43 | 12.3 | 142 | 40.6 | 32 | 9.1 | 100 | 28.6 | 33 | 9.4 | 350 | 100 |
| The National social protection policy facilitates informal sector workers to save for unforeseen challenges such as disability or terminal illness. | 61 | 17.4 | 120 | 34.3 | 40 | 11.4 | 94 | 26.9 | 35 | 10.0 | 350 | 100 |
| My group has received welfare support from the government | 68 | 19.4 | 131 | 37.4 | 52 | 14.9 | 69 | 19.7 | 30 | 8.6 | 350 | 100 |
| The existing social protection encourages informal sectors workers to make regular contributions towards social insurance schemes | 60 | 17.1 | 89 | 25.4 | 50 | 14.3 | 110 | 31.4 | 41 | 11.7 | 350 | 100 |

Source: Primary Data 2018

4.4. 2 Nature of Social Protection Policy in Uganda

From *Table 4.10* the findings show that 254 out of 350 respondents (72.5 %) disagreed that they understand how the social protection policy in Uganda operates. 29 respondents (8.3%) indicated that they were not sure; while only 67 respondents (19.1%) agreed that

they understand how the social protection policy operates. There was consensus among respondents in both interviews FGDs that the social protection policy excludes informal sector workers during the agenda setting and formulation stage of the policy process and this partly explains why the informal sector workers are ignorant about the social protection policy.

However, there were controversies among the interview respondents concerning what informed the formulation of the social protection strategies in Uganda. It was observed from the responses that most of respondents were not sure about the basis of the policies and therefore, the answers given were mere opinions. Some of the answers included ability to pay for the services, the need to woo the technocrats to promote the stay of the ruling government into power and by manipulating the local population and the need to reduce the burden on the side of the government when workers have aged and retired. One of the NGO respondents mentioned that consideration was given to the level of organizations and the ease of follow up to make contributions. Another respondent mentioned that, “consideration was given to socio-economic risks such as nature of vulnerabilities, loss of employment, age, wars, and disability (Respondent from MoGLSD). The rest of the interview respondents gave no response.

Although the above responses represented opinions, they still communicate the fact informal sector workers are a marginalized and deprived of their rights. In addition, it also reflects limited consultation and involvement during the problem identification stage.

Findings from interviews further revealed that the exclusion takes place during the formative stage of the policy because the informal sector workers are hardly consulted

during the process of formulating the details of the policy by the executives. It was revealed that there is no effective participation of beneficiaries partly due to resource constraints in addition to negative attitudes by technocrats that impinge effective participation of the target population. One of the interview respondents said;

“Consultation is encouraged but can be limited to certain level. When we go to the districts we sample few representatives. At the national level, we invite associations like market women and market vendors...Involvement of informal sector workers in formulation of social protection policies has to do with more of educating them. People have different copying methods”.

Thus it can be concluded that of the informal sector workers do not understand how the social protection policy operates in Uganda due to ignorance about the basis and genesis of the policy.

Also, responses from *Table 4.10* about whether the current social protection policy addresses most of the social shocks faced by workers in informal job industries revealed that 64 respondents (18.3%) strongly disagreed, 173 respondents (49.4) disagreed, 40 respondents (11.4) were not sure while 57 respondents (16.3%) and 16 respondents (4.6%) agreed and strongly agreed respectively. These statistics show that the majority of the respondents disagreed to the statement that the current social protection policy does addresses most of the social shocks faced by workers in informal sector.

It was reported by respondents from the MoGLSD and MoF that currently there is no specific social protection strategy for informal sector worker and that apparently the focus is on the categories of population that are more vulnerable such as the elderly and the Orphans and the vulnerable Children (OVCs). It was also reported for the elderly, the coverage of SCG is limited to 553,000 people in 47 districts out of the total of 134. It was further asserted that although here is a proposal to increase the age limit of beneficiaries to 80 years due to financial constraints. In addition, the government plan is to finance the

SAGE programme where the elderly are given priority as quoted by one of the respondents,

“There is no specific strategy for responding to shocks faced by informal sector workers. The available strategy is prioritisation and we have started with the most vulnerable- those in shock, that is the elderly” (MoGLSD respondent)

In relation to the above, responses from FGDs show that nothing has been done by the government to protect informal sector workers from risks and vulnerability apart from receiving reports. Instead, NGOs, particularly Red Cross was applauded for contributing remedial services whenever there are natural calamities such as floods and landslides and as being influential in building the capacity of informal sector workers’ groups. Interview respondents held the general view that the government heavily relies on NGOs for relief services and lacks specific procedures or interventions to protect informal sector workers from risks and vulnerability.

It was reported by a respondent from Expanding Social Protection programme, that there is inadequate legislation to provide guidelines for responding to risks and shocks faced by informal sector workers. This leads to limited commitment on the side of government in responding to shocks faced by informal sector workers. It also does not the existing potentialities and contributions of NGOs.

It was however acknowledged that the government provides social economic support to the already organised groups in form of programmes such as Operation Wealth Creation (OWC), YLF, UWEP etc. These empowerment programmes aim at building the capacity of the target groups to improve livelihoods. However, there was contradicting view regarding whether the empowerment programmes protect informal sector workers from risk. Although the National Social Strategic plan (2015), among other objectives states

the need to develop social security products for informal sector, there is no deliberate effort in the policy frameworks to address specific social risks of informal sector workers.

4.4.3 Administration of Social Protection Policy

Regarding whether the administration of social protection policy in Uganda enables the informal sector workers to appreciate the value of tax revenue, results indicated that 69 respondents (19.7%) strongly disagreed, 105 respondents (30.0%) disagreed, 31 respondents (8.9%) were not sure, 115 respondents (32.9%) agreed and 30 respondents (8.6%) strongly agreed. Since a majority of the respondents disagreed, it can be concluded that the administration of social protection policy in Uganda alienates majority of the informal sector workers from benefiting from the gains of tax revenue through social service provision.

Findings from FGDs reveal that majority of the informal sector workers have not received any services from the government to improve their welfare. Among the respondents that participated in FGDs, motorcyclists reported having received YLF. The community veterinary workers who participated in service FGD also said that they hoped to benefit from the same fund to boost their business. The rest of the respondents said that they had not benefited anything from the government since registration. Most of those who said they had received services from the government were in the Agriculture industry. They mentioned having received inputs that included seeds, cows, pigs, chicken and goats among others were. However, it was mentioned that the process of receiving the services is characterized by corruption, red tape and patronage. In addition, the beneficiaries are also selected basing on political party affiliation. One of the respondents remarked,

“We registered in 2014 but we have not received anything from the government since then. Registration is useless. Many people are keeping money in their boxes” (Trade FGD respondents)

In addition, opinions portrayed by DCDOs reflected that the primary interest of the government when it comes to institutionalisation of informal sector workers is taxing them as opposed to empowering them to get out of poverty.

“The informal sector workers have been running their affairs on their own. We have realized that they are billionaires. These people have money and we are now thinking of taxing them,” (said one of the DCDOs)

In addition, it was found out that there were mixed feelings as to whether the existing social protection policy encourages informal sector workers to make regular contributions towards social insurance schemes. The statistics show that 60 respondents (17.1%) strongly disagreed, 89 respondents (25.4%) disagreed and 50 respondents (14.3%) were not sure; 110 respondents (31.4%) agreed while 41 respondents (11.7%) respondents strongly agreed that the existing social protection policy encourages informal sector workers to make regular contributions towards social insurance schemes. These statistics reveal that 42.5 per cent do not agree with the statement whereas 42.1 per cent agree; and 14.3 per cent were not sure.

Further interrogation in FGD revealed that in 4 out of 5 FGDs, the respondents were ignorant about the availability of the insurance schemes where they can make their contributions. The only group that was knowledgeable about social insurance and some of the service providers was located in urban setting. The responses from the informal sector workers during the FGD further revealed that although the government has authorized private insurance schemes such as MAZIMA Pension Retirement Scheme, Save Health Uganda and KACITA to provide insurance services under the supervision of UNRBRA, the study population in Bugisu proved to be ignorant about their existence.

There was recurrent opinion that the informal sector workers may not appreciate the value of insurance and they may view it as an unnecessary expenditure that robs them of the scarce resources.

Findings from interviews further revealed that, sometimes the services received are not delivered in consultation with the beneficiaries and this makes them irrelevant in terms of addressing the priority social protection needs of the informal sector workers.

“The informal sector workers are not involved in the formulation of social protection policies. People in the community are just given bamboo stems, and apples to plant, moreover they have never eaten them...People are very ignorant about the existing programmes and how they operate”

Responses about whether the implementation of social protection strategies in Uganda empower the low income earners to overcome risks that lead to poverty, revealed that 114 respondents (32.6%) strongly disagreed, 129 respondents (36.9%) disagreed, 21 respondents (6.0%) were not sure while 66 respondents (18.9%) agreed and 20 respondents (5.7%) strongly agreed. Thus the majority respondents (90.5 %) did not subscribe to the view that the social protection policy in Uganda is an effective strategy for empowering the low income earners to bounce out of poverty.

In the all the five FGDs, the informal sector workers acknowledged the fact that the government encourages them to form credit and saving groups. However, it was also mentioned that, there is not much done so far to build their capacity economically. In addition, it was revealed that, the grants given to groups such as YLF, UWEP, and CDD grants are very small to enable workers obtain reasonable incomes. Instead, there was an outcry in all the FGDs that the government should come in to address the factors that deprive them of income including high taxes, high fuel rates and high interests charged on loans and lack of Start-up capital.

The findings about whether the national social protection policy makes it easy for individuals to save for old age and other unforeseen challenges like disability and terminal illness show that the majority 43 respondents (12.3%) and 142 respondents (40.6%) strongly disagreed and disagreed respectively. 32 respondents (9.1%) were not sure, 100 respondents (28.6%) agreed and 33 respondents (9.4%) strongly agreed. These statistics reveal that the national social protection policy does not make it easy for individuals to save for old age and other lifecycle risks and shocks. The findings further show that the national social protection policy does not facilitate informal sector workers to save for unforeseen challenges such as disability or terminal illness.

In the same vein, there was a common stand in all the FGDs that no effort has been made by the government to facilitate informal sector workers to save for old age and other unforeseen challenges such as illness. However, there were contradictions among the interview respondents. The respondents from the Local Government and NGOs that operate with informal sector workers in Bugisu subscribed to the view that absolutely, no effort has been to encourage informal sector workers to save for old age. On the flip side, respondents from National NGOs that are advocating for social protection rights mentioned that the NSSF has so far been opened to informal sector workers who are able to save on a voluntary basis. They further mentioned that, there are other initiatives by associations of informal sector workers that are regulated by URBRA notably; KACITA, MAZIMA community Health Insurance scheme.

According to the statistics in *Table 4.10*, 61 respondents (17.4%) strongly disagreed, 120 respondents (34.3%) disagreed, 40 respondents (11.4%) were not sure, 94 respondents (26.9%) agreed and 35 respondents (10.0%) strongly agreed that the

national social protection policy facilitates informal sector workers to save for unforeseen challenges such as disability or terminal illness, The majority 63.1 per cent (51.7% disagreed and 11.4 % were not sure respectively), it could be concluded that the national social protection policy does not facilitate informal sector workers to mitigate effects of shocks and life cycle risks through savings and investment.

Majority of the respondents from both interviews and FGDs conceded that, the major factor that inhibits workers from saving for old age is low incomes. Majority of the respondents on the side of informal sector workers attributed low incomes to high level of dependence, lack of jobs, limited earnings and lack of capital to start or boost businesses. They also mentioned that saving for old age is also limited by sickness which drains all the savings, high interest on loans and poor saving culture.

4.5 Sustainability Strategy of Social Protection Policy

This section presents findings on specific objective 3. The sustainability strategy entails the different approaches used to ensure continuity of access to social protection services. It presents the findings that explain the extent to which the existing social protection policy in Uganda has potential to promote sustainable social protection schemes for informal sector workers. The findings have been presented under four sub -themes: empowerment programmes, financing mechanisms and the regulatory environment and their influence on institutionalisation of informal sector workers in Uganda.

The empowerment mechanisms encompass aspects such as financial inclusion levels and strategies, skills building, access to information and levels of awareness; ability to exercise rights in demanding and lobbying for services. The financing mechanisms include the methods of payment, sources and modalities of financing and the level of

involvement of stakeholders and their specific roles. Finally, regulatory environment presents the existing regulations and policies governing access to social protection and how they impact on the institutionalisation of informal sector workers. The details of the constructs are reflected in *Table 4.11*

Table 4.11. Sustainability strategy of Social Protection Policy

| Item | SD | | D | | NS | | A | | SA | | F | |
|---|----|------|-----|------|----|------|-----|------|----|------|-----|-----|
| | F | % | F | % | F | % | F | % | F | % | F | % |
| As a group we feel empowered to demand for social services from the government | 57 | 16.3 | 93 | 26.6 | 18 | 5.1 | 127 | 36.3 | 55 | 15.7 | 350 | 100 |
| The government has at one time provided some social assistance to members of my group who have faced some social risks/shocks | 58 | 16.6 | 111 | 31.7 | 74 | 21.1 | 95 | 27.1 | 12 | 3.4 | 350 | 100 |
| Our group has ever at one time received in kind/cash support from the government to improve the social welfare of members | 54 | 15.4 | 96 | 27.4 | 56 | 16.0 | 107 | 30.6 | 37 | 10.6 | 350 | 100 |
| The informal sector workers are assured of protection against fraud and exploitation in case they would like to access social insurance services from private service providers | 89 | 25.4 | 113 | 32.3 | 51 | 14.6 | 81 | 23.1 | 16 | 4.6 | 350 | 100 |
| The government has put a policy in place that compels the informal sector workers to contribute towards insurance and pension schemes | 88 | 25.1 | 119 | 34.0 | 60 | 17.1 | 60 | 17.1 | 23 | 6.6 | 350 | 100 |
| NGOs make contribution towards sector workers in my community when faced social shocks | 84 | 24.0 | 103 | 29.4 | 35 | 10.0 | 120 | 34.3 | 8 | 2.3 | 350 | 100 |
| I have received skills training from the government/ NGOs to enable me get regular income | 73 | 20.9 | 140 | 40.0 | 13 | 3.7 | 92 | 26.3 | 32 | 9.1 | 350 | 100 |
| As a group of informal sector workers, we have received in kind support to protect us from occupational hazards | 16 | 46.6 | 103 | 29.4 | 38 | 10.9 | 35 | 10.0 | 11 | 3.1 | 350 | 100 |
| The strategy of social protection policy encourages informal sector workers to invest in asset accumulation. | 56 | 16.0 | 80 | 22.9 | 18 | 5.1 | 161 | 46.0 | 35 | 10.0 | 350 | 100 |
| The governments guarantee safety of contributions for social welfare services from fraud and embezzlement. | 56 | 16.0 | 74 | 21.1 | 31 | 8.9 | 176 | 50.3 | 13 | 3.7 | 350 | 100 |

Source: Primary Data 2018

4.5.1 Empowerment Programmes

Uganda's NSPP is built on two pillars- that is, social security and social care support services (Republic of Uganda, 2015). The policy stipulates that: "social care support services shall focus on the aspect of care, support and empowerment of the most vulnerable groups who are unable to fully care and protect themselves" According to the NSPP, priority shall be given to the most the most vulnerable persons that include women, youth, vulnerable individuals and households that include OVCs, the older persons and PWDs.

According to the Social Development Sector Plan (SDSP) 2015/16-2019/20 the social protection empowerment strategies for the informal sector include development of non-formal entrepreneurs and life skills for youth that entail vocational and entrepreneurship skills; and increasing economic empowerment of women including skills, credit facilities and mainstreaming of laws and programmes. The empowerment programmes aim at increasing access to direct income support for the vulnerable group (World Bank, 2017).

Most of the programmes that target vulnerable persons have direct income support or unconditional cash transfers. Examples include SAGE (which comprises of SCG for the older persons and VFG for vulnerable individuals and households); Karamoja Livelihood Improvement Programme (KALIP) and Agriculture Livelihood Recovery Programme (ALREP) (Guloba, 2017). Other programmes were incorporated under Poverty Eradication Action Plan (PEAP) which were adopted in 2000s into National Development Plan (NDP). These include NUSAF, UPE, Savings and Cooperative Schemes (SACCOS) and Micro finance institutions (Margaret and Meshach, 2015). Others poverty reduction programmes include YLF, UWEP, Community Demand Driven

(CDD) and NAADS (currently referred to as Operation Wealth creation). Apart from PEAP and SAGE; most of the other programmes target the populations in Northern Uganda.

4.5.2 Social Protection Policy and Empowerment of Informal Sector Workers

From *Table 4.11*, the quantitative data about empowerment revealed that 57 respondents (16.3%) strongly disagreed and 93 (26.6%) disagreed that as a group they do not feel empowered to demand for social services from the government. 18 respondents (5.1%) were not sure, 127 respondents (36.3%) agreed and 55 respondents (15.7) strongly agreed that as a group they feel empowered to demand for social services from the government. Since the majority respondents (52%) agreed that they feel empowered to demand for services from the government, it could be concluded that group power has potential to increase the capacity of informal sector workers, to demand for social services from the government.

However, there was a contradiction between quantitative and qualitative findings. It was throughout all the FGDs that there are no tangible benefits accompanying registration and that explains why most of the groups are still informal. Respondents said that just a small fraction of the registered groups have been assisted by the government. They mentioned that majority of those who have received services from the government have benefited from empowerment programmes such as YLF and NUSAF II. These findings correlated with responses from interviews with respondents from the Directorate of social protection. There was consensus that social care programmes in Uganda target the most vulnerable population in the society. One of the interview respondents said: “Social care

services target people who cannot cater for themselves. These include OVCs, older persons and PWDs” (Interview respondent from the MoGLSD)

Furthermore, the study also intended to establish whether the individual respondents have received skills and training from the government/ NGOs to enable them get regular income. Findings on this aspect in *Table 4.11* indicate that the total number of respondents that strongly disagreed and disagreed were 213 (60.9%), 134 (35.4%) strongly agreed and agreed while 13 respondents (3.7 %) were not sure. The majority of those who agreed are working in agricultural industry and this could be attributed to the efforts through NAADS/Operation Wealth Creation programme, which supports training of farmers and encourages formation of groups.

However, interview respondents, particularly, those from the Uganda Social Protection Platform and DCDOs indicated that the government is empowering informal sector workers through skills trainings and empowerment programmes such as YLF, CDD, UWEP and NUSAF II among others. Interview with the respondents from Expanding Social protection Programme (MoGLSD) revealed that empowerment programmes aim at poverty eradication. It was further mentioned that, apparently, there are no specific empowerment strategies for informal sector but the Expanding Social Protection Programme team is benchmarking in other countries order to come up with viable social protection strategies for Uganda. This shows that apparently, there is specific social protection strategy for informal sector workers.

The findings from FGDs further show that, the informal sector workers lack cohesive power to demand their rights and advocate for services from the government. It was found out that most of the groups have membership of 15-30 people. The variant groups

were Mbale Taxi drivers association with membership of over 70 people and NELP with over 300 members. In all the groups, it was however, revealed that the main groups' objective is to promote savings and credit and this is being pursued through concerted efforts of group members.

It was further established that, large group membership with well –defined goals has greater potential to increase the ability of the group to advocate for favourable social protection policies and programmes. A case in point is KACITA, which was able to influence the government to take action and respond to a number of issues faced by traders in Kampala. It was further reported by respondents from National Uganda Social Protection Platform that, KACITA was able to influence the government to compensate the market vendors in Owino when fire burnt the market.

Whereas most of the interview respondents acknowledged the significant role of organising workers into legal institutions, it was also reported during FGDs that, the procedure of securing a registration certificate is too bureaucratic. In addition, there are lots of illegal expenses charged that are labelled “stamp fees”, “lunch” or “transport” for CDOs and other officials at the districts. This was pinpointed as one of the key factors that deter most of the informal sector workers from registering their organizations. In one of the FGDs respondent s reported that:

“Attaining registration certificate requires a lot of patience. You have to frequent offices a number of times. The fees charged are also too high. You pay 20,000/ at Sub county and everywhere you take the paper they need the money. District Registration is 52,000/=. We also have to incur transport costs and give “motivation” to the officers who stamp on the documents” (Service, FGD)

It was also reported that when it comes to receiving services such as empowerment grants, corruption is beating the system and few of the intended beneficiaries benefit. One of the interview respondents noted that,

“The government programmes like YLF and UWEP are not working well. These groups are comprised of technocrats and others are ghost groups”. Respondents in the FGDs further outlined a wide range of strategies that should be considered by the government to empower institutions of workers to access social insurance. These included: lowering registration fees to ensure that number of groups are legally recognized, increasing access to social insurance services in terms of proximity, lowering the taxes and licenses fees (including motorcycle riding permit and trade licenses), provision of pesticides and building the capacity of the groups / individuals to manage grants.

4.5.3 Financing Mechanisms

A question was posed to establish whether the government has at one time provided some social assistance to members of the informal workers' group who have faced some social risks/shocks. According to the statistical data in *Table 4.11*, 58 respondents (16.6%) strongly disagreed, 111 respondents (31.7%) disagreed, 74 respondents (21.1%) were not sure while 95 respondents (27.1%) and 12 respondents (3.4%) agreed and strongly agreed respectively. These findings reveal that the majority of the respondents (69.4%) feel that the government has not been effective in providing social assistance to informal sector workers that face social risks/shocks faced by informal sector workers.

There were controversial opinions among the respondents in FGDs and interviews regarding the extent to which the government has been instrumental in providing social assistance to members of the groups (CBOs) that have encountered some kind of social

risks/shocks. The FGD respondents expressed that they have not received any support from the government:

“When faced with shocks, the government only receives a report and nothing practical is provided to assist the affected people” (Trade FGD).

“I put money in the business with loans and things were stolen. I got another loan to restock the shop but things did not work out well. I went for the third set of loan but finally had to sell all my property to pay back the loan” (Trade FGD)

On the flip side, majority of the interview respondents made reference to relocation of the affected people following the Bududa mudslide and maintained that support to market vendors in Mbale and Owino after the fire incidence.

“A market was burnt in Mbale and don’t remember the government compensating them.....Many have lost property but the government has not come in. Apart from landslides where NGOs and government have come in to provide relief, there is not much that has been done by the government/NGOs to help informal sectors overcome shocks...“I am not very certain whether there is any strategy to enable the informal sector workers overcome shocks. If there is, it’s not known...” (NGO, interview respondent)

However, respondents in Trade FGD mentioned that they only could remember support of one iron sheet that was provided by the government when the Mbale market was burnt by fire. In other FGDs, they pointed out the relief support to landslide victims in Bududa, but this is outside the study area. Besides, it was mentioned by the respondents from the MoGLSD that: “shocks faced by informal sector are to be handled by the department of disaster and risk management”.

Table 4.11 also shows that 54 respondents (15.4%) strongly disagreed, 96 respondents (27.4%) disagreed that individual groups have at one time received in kind/cash support from the government to improve the social welfare of members, 56 respondents (16.0%) were not sure while 107 respondents (30.6%) agreed and 37 respondents (10.6%) strongly agreed. Although a significant number (41.2%) agreed that their group has ever

at one time received in kind/cash support from the government to improve the social welfare of members, the majority of the respondents (42.8%) disagreed to the same claim. The study respondents who acknowledged having received grants from the government said that, they had benefited from the Operation Wealth Creation/NAADS and the YLF programmes. The rest of the FGD respondents said that they have not received any in cash/ in kind support from the government. Therefore, these findings lead to the conclusion that not all groups from the informal sector have ever at one time received in kind/cash support from the government to improve the social welfare of members.

It was also mentioned by respondents from both the MoFEP and MoGLSD that the government apparently implements the SCG that focuses on the elderly and the rest of the shocks and risks are assumed to be responded to by the Ministry of Disaster and preparedness. The respondents from the MoGLSD mentioned that SAGE was introduced to help those who have not got a chance of accessing social security. Furthermore, it was mentioned that:

“The elderly have been prioritised because they are more vulnerable and they are already in shock” The future strategy is to use empowerment programmes to contribute towards preventing shocks. Members will be in position to make contributions and this will help us to reduce cash transfers (interview respondent, MoGLSD).”

Findings agree with the NSSP that informal sector workers are not among the most vulnerable groups that should be considered in the social care and support programmes:

“While looking at informal sector, do not only look at the angle of non-contributory. Informal sector workers should be supported to initiate and participate in contributory schemes based on their capabilities” (Interview respondent from MGLSD).

The findings regarding whether NGOs make contribution towards informal sector workers when a community experiences social shocks *Table 4.11* reveals that 84 respondents (24.0%) strongly disagreed, 103 respondents (29.4%) disagreed, 35 respondents (10.0%) were not sure, 120 respondents (34.3%) agreed and 8 respondents (2.3%) strongly agreed. These statistics show that although 36.6% agreed, the majority (53.4%) disagreed that NGOs do not make significant contribution towards informal sector workers in the community that face social shocks.

However, respondents from all the FGDs revealed that in comparison with the government, NGOs such as Red Cross, Uganda Women Concern Ministry and The Salvation Army (TSA) are playing a significant role in terms supporting the informal sector workers to overcome risks and shocks. These organizations were applauded for providing relief services when communities are affected by natural hazards such as floods, landslides, and drought among others. Some of the statements include:

“There is no way a government can assist us to address shocks. A member died on a motorcycle for a CBO and nothing was done. At least Red Cross has sometimes come in to provide relief items like food, jerricans, blankets, saucepans
“(Transport FGD)

“We have never encountered the involvement of the government in finding solutions for addressing the risks and shocks faced in the produce industry... All I can recall is that in 2000, Redcross provided assistance following the landslides”
(Produce FGD respondent).

It was also pointed out by respondents during FGDs that NGOs provide skills training, sensitization of the members and they also conduct trainings on savings and Credit. It was also mentioned during both FGDs and interviews that group members are mostly supportive to one another when it comes to responding to risks and shocks. In one of the FGDs, members said:

“We have a group savings’ scheme. We save money daily to help us when we face problems such as death. Everyone saves some amount of money according to how much he/she earns. The carpenters save at least Ug shs. 1000 /= (USD 0.36) a day. For those with saloon and veterinary services they save Ug shs. 200/= (USD 0.056) daily” (Service, FGD).

However, the discussions with the different categories of workers revealed variations in terms of the quality of support individuals receive other across the groups. For instance, the respondents in Transport FGD said that each member saves Ug.shs.500/= (approximately USD 0.14) a day whereas those in Trade FGDs said each member saves Ug. Shs.10, 000/= (about USD 2.78) a week. It was reported in all the FGDs that financial contributions are made members who are faced with death from the group fund. It was uniquely reported by respondents representing transport industry (motorcyclists) that each member contributes Ug.shs 2000/= in case of other eventualities such as theft of the motorcycle or even when a member gets an accident. An observation was also made that the financial contributions pooled to assist a member who is in shock are relatively bigger among respondents engaged in transport and the groups with larger membership because numbers have the total sum advantage.

The field findings on whether the strategy of social protection policy encourages informal sector workers to invest in asset accumulation. According to *Table 4.11*, the majority, 161 respondents (46.0%) and 35 respondents (10.0%) agreed and strongly agreed respectively compared to 56 respondents (16.0%) and 80 respondents (22.9%) strongly disagreed and disagreed respectively. The rest 18 respondents (5.1%) were not sure. Thus, these findings could be interpreted to imply that the strategy of social protection policy largely encourages informal sector workers to invest in asset accumulation.

On the contrary, findings from FGDs show that the informal sector workers have limited savings due to factors such as lack of market, high taxes and high interest on loans which

affect the profits, high dependence and lack of jobs. This is justified by the statements during FGDs:

“As traders, we are also faced with competition. Most retail businesses are being suffocated by Indians. We have small capital and can’t compete with those with large capital”. There is also lack of market. We are also ignorant about the market... I rented a house for a year and the money I paid for rent was not realized from the sales. Therefore that was a loss. We also have limited knowledge on financial management”. (Trade FGD)

“Incomes are low incomes yet there are lots of responsibilities. Jobs are also scarce... We loan out money at 10 per cent but some people fail to pay because it is too high” (Transport, FGD).

4.5.4 The Regulatory Environment

Statistics on possibility of prevalence of fraud and exploitation of members in accessing insurance services from private service providers *Table 4.11* reveals that the majority, 89 respondents (25.4%) and 113 respondents (32.3%) strongly disagreed and disagreed respectively that the informal sector workers are assured of protection against fraud and exploitation in case they would like to access social insurance services from private service providers. 51 respondents (14.6%) were not sure of the claim, 81 respondents (23.1%) agreed while 16 respondents (4.6%) strongly agreed. However, since the majority respondents disagreed it could be concluded that Uganda’s insurance policy does not guarantee security from fraud and exploitation for individuals and workers outside the formal employment who seek to access social insurance services from private service providers.

However, findings from the qualitative data showed that the informal sector workers are generally ignorant about social insurance and how it operates as indicated by one of the many expressions quoted from transport FGD: “We don’t have adequate information

about insurance and how it works.” It was also found out that some respondents have negative attitude towards insurance. For example, it was revealed during FGD by significant number of the respondents that having membership with insurance scheme declares a misfortune and may actually represent a prophecy of death upon the persons involved. In relation to this perception, some youth respondents when asked whether they would contribute towards pension said that they are still young and not about to die. In addition, some respondents did expressed fear of fraud in case they get involved in insurance schemes. There is thus a direct link between lack of information and attitudes held towards social insurance. This calls for increased sensitization and awareness to change the mind-set of workers in the informal sector.

Nevertheless, it was evident in all the discussions that, the respondents are sceptical about local government officials given the corrupt experiences so far occasioned during registration of CBOs and in accessing empowerment grants. It was observed that in case of cash transfers, they would prefer a centralized system where support is directed to individual CBOs or members. One of the respondents in FGDs remarked,

“We hear about different schemes by the government but the CDOs and councillors eat everything. I have built many houses hoping to receive a cow but all in vain. We have been deceived so many times. Grants and insurance support should be given directly to registered groups but money should be sent directly to individual accounts.”

The study also shows that informal sectors are largely not supported in terms of occupational hazards protection as revealed *Table 4.11* where 163 respondents (46.6%) strongly disagreed, 103 respondents (29.4%) disagreed and 38 respondents (10.9%) that they were not sure whether they have received some kind of support from the government or NGOs to protect them from occupational hazards. Only 35 respondents (10.0%) agreed and 11 respondents (3.1%) respondents strongly agreed to this assertion. Since the

majority of the study respondents (294 out of 350 or 86.9 %) were not aware of any available services by the government to protect them against occupational hazards. Further interrogation through interviews revealed that the existing policies on Health and Safety and Occupational Hazards mainly focus on workers in the formal sector. Thus, the national social protection policy ignores protection of informal sector workers against occupational risks faced in the various industries. It was further revealed by a respondent from Expanding Social protection programme (MoGLSD) that there is unavailability of a specific legislation that informs the government about how to respond to risks and shocks faced by informal sector workers.

The quantitative results in *Table 4.11* indicate that the government guarantees safety of contributions for social welfare services from fraud and embezzlement as reflected by majority 189 respondents (50.3%) and 13 respondents (3.7%) who agreed and strongly agreed respectively. 31 respondents (8.9%) indicated that were not sure, 56 respondents (16.0%) strongly disagreed while 74 respondents (21.1%) disagreed. Since the majority (54%) respondents agreed that the government guarantees safety of contributions for social welfare services from fraud and embezzlement, this is could be an indicator that institutionalisation of workers guarantees security of savings and contributions made by members due to the prevalence of the constitution that makes a CBO a legal entity.

“When people are organised, they are easy to target and are legally recognized. Because the older persons were Organised in different districts, they formed different associations and they were able to write petitions which enabled them to benefit from the SAGE programme...They are Organised, vocal and have institutions supporting them” (NGO respondent).

It was further mentioned during interviews that the government has put in place institutions to address issues relating to informality. The Director of Social Protection pointed out that the SPSP targets single registry for social protection interventions. He

mentioned that the Uganda Registration Service Bureau (URSB) is decentralized with regional Centres in order to register companies. UNRBRA was established in 2011 and charged with regulating the establishment, management and operation of all institutions that provide retirement benefits and services to both public and private sector workers. It was also reported that the pension liberalization bill permits individual workers to register with NSSF. However, during the FGDs with the informal sector workers, it was observed that majority of the respondents were ignorant about social protection rights and opportunities associated with registration of their enterprises.

On the aspect of encouraging informal sector to make contributions towards insurance schemes, *Table 4.11* shows that 88 respondents (25.1%) and 119 respondents (34.0%) strongly disagreed and disagreed respectively that the government has put in place a policy that compels the informal sector workers to contribute towards insurance and pension schemes. 60 respondents (17.1%) were not sure, 60 respondents (17.1%) agreed and 23 respondents (6.6%) strongly agreed. These statistics reveal that the majority of respondents (76.2%) disagreed/ and are not sure. Findings from the interview respondents revealed that even the DCDOs and local NGOs were ignorant about the liberalization of the pension scheme although they are the ones expected to work closely with the CBOs on social protection issues. It was also revealed during all the six FGDs that none of the respondents had membership to the scheme although the liberalization bill permits the informal sectors to contribute towards micro insurance schemes and NSSF schemes on a voluntary basis. These findings show that lack of access to information contributes towards exclusion of informal sector workers from accessing social protection services.

4.6 Access to Social Protection

This section presents findings on specific objective 4. It presents findings on the extent to which the social protection policy influences the institutionalisation of the informal sector workers in Uganda. The investigation questions specifically pointed towards the key dimensions that define access. These include; availability of social protection services, equity and gender inclusiveness and affordability of social protection services. Further discussion is made regarding the extent to which each of the dimensions affects the institutionalisation of the informal sector.

Table 4.12. Access to Social Protection policy and Institutionalisation of Informal Sector Workers

| Item | S | D | NS | A | SA | T |
|-------------|----------|----------|-----------|----------|-----------|----------|
|-------------|----------|----------|-----------|----------|-----------|----------|

D

| | F | % | F | % | F | % | F | % | F | % | F | % |
|---|----|------|-----|------|---|------|----|------|----|-----|----|----|
| The social protection policy in Uganda does not exclude majority women from accessing social insurance in | 17 | 4.9 | 89 | 25 | 8 | 23. | 10 | 29. | 57 | 16. | 35 | 10 |
| Workers in the informal sector find it easy to access health | 67 | 19.1 | 91 | 26.0 | 6 | 17.0 | 10 | 29.1 | 30 | 8.6 | 35 | 10 |
| Informal sector workers can afford to pay for insurance services provided by private service providers | 90 | 25.7 | 106 | 30.3 | 3 | 11.9 | 10 | 28.0 | 15 | 4.3 | 35 | 10 |
| My specific insurance needs are prioritised by the existing social protection strategies | 81 | 23.1 | 97 | 27.7 | 8 | 24.4 | 74 | 21.1 | 14 | 4.0 | 35 | 10 |
| Informal sector workers have easy access to pension scheme | 10 | 30.8 | 115 | 32.9 | 6 | 19.9 | 43 | 12.3 | 15 | 4.3 | 35 | 10 |
| In case of unforeseen circumstances such as disability, illness or loss of employment, I can easily access some kind of social assistance from the government | 12 | 34.0 | 102 | 29.1 | 3 | 8.9 | 87 | 24.9 | 10 | 2.9 | 35 | 10 |
| I have accumulated reasonable savings that can help me or my household in case of economic hardships | 12 | 34.1 | 142 | 40.6 | 4 | 12.2 | 36 | 10.3 | 9 | 2.6 | 35 | 10 |

Source: Primary Data 2018

4.6.1 Availability of social protection services

Findings about whether workers in the informal sector find it easy to access health insurance revealed that 67 respondents (19.1%) strongly disagreed, 91 respondents (26.0%) disagreed, 83 respondents (23.7%) were not sure; while 104 respondents (29.7%) agreed and 57 respondents (16.3%) strongly agreed. Only 37.7% agreed that workers in the informal sector find it easy to access health insurance compared to the majority (45.1%) respondents who disagreed to the same claim. Therefore, the statistics reveal that a majority of the workers in the informal sector do not find it easy to access health insurance.

According to the views in FGD, it was revealed that, majority of the informal sector workers in Bugisu are ignorant about the availability of health insurance and how it can be accessed. It was further found out that study respondents Bugisu were ignorant about the existence of insurance schemes that are favourable for informal sector workers. One of the respondents remarked,

“We do not save our money in an insurance scheme because we do not know how to join or benefit or even access our savings”. (Produce FGD)

Thus, this shows prevalence of information gap between the Ministry plans and strategies and the common man at the grass root. For instance, none of the respondents from Bugisu region including district and NGOs officials was aware that NSSF launched pension scheme that provides opportunity for informal sector workers to make voluntary contributions. In fact, none of the respondents in the selected districts had membership to any insurance scheme whose pension is catered for by the government. It was also confirmed by the respondents from the Ministry of Gender that the majority of the people

are ignorant about social protection policy and how it is implemented. One of the respondents commented that:

“There is generally lack of awareness about the concept of social protection. People are used to the traditional mechanisms and they are not aware about the available opportunities...The challenge is limited understanding of social protection. For example, Public works are not considered by most people as social protection. Social protection is not just public intervention; it is both public and private” (MoGLSD respondent)

When asked how informal sector workers overcome shocks such as illness and accidents, it was commonly mentioned in both FGDs and Interviews that informal sector workers lack knowledge about the prevalence of insurance services as quoted by one of the FGDs respondents: “we do not have knowledge about the existence of insurance services.” In another FGD, a respondent remarked, “services are not easily accessible. They are far from us”.

Interview respondents from MoGLSD and National Social Protection Platform pointed out that there are micro health organizations that provide health insurance services particularly to informal sector workers. However, these were commonly mentioned to be operational in central and Western Uganda. It was observed that, although UNRBRA has been mandated to ensure that there is effective regulatory framework to protect workers, that there is general ignorance about insurance services as was remarked by one of the respondents:

“Informal sector workers generally have limited knowledge about insurance concept. The information and packaging of insurance as an aspect of social protection, in general, has not been put into a proper package” (MoGLSD respondent).

Efforts made by the Ugandan government to increase access to health care through decentralized health system where health care is supposed to be free are seemingly not yielding the expected results. It was mentioned by one of the top officials in the

government that the Health insurance policy is not yet clear. The respondents in FGDs said that the health care received is always inadequate and they also have pay money for the drugs. One of the transport respondents said: “when you get an accident, there is no proper treatment. You have to pay for medicine and you are even discharged before you are well”.

The study findings also revealed that, the existing social protection strategy has not prioritised the social protection needs of informal sector workers. This observation is supported by the descriptive statistics in *Table 4.12* where 81 respondents (23.1%) and 97 respondents (27.7%) strongly disagreed and disagreed respectively with the notion that existing social protection strategies prioritizes the individual’s specific insurance needs. 80 respondents (24.0%) were not sure, 74 respondents (21.1%) agreed and 14 respondents (4.0%) strongly agreed. These statistics point to the fact that should policy formulation should be preceded by assessment of priority needs of informal sector workers in order to generate relevant and inclusive policies.

As already pointed in the previous section, the initiatives so far put in place by the government to extend social protection for the informal sector include pension and health insurance schemes. Interview findings with respondents from MoGLSD and MoF, said that there are no responses to shocks targeting informal sector workers apart from the agricultural sector”. It was stated that:

“The government has finalised a policy on irrigation for drought prone areas such as Karamoja Irrigation schemes have been revived. There are no responses to other risks apart from Agriculture” (interview Respondent, MoF)

Besides, it was found out that much as the government through the pension bill has liberalized the insurance services and URBRA was established to regulate the activities of the private service providers, the available social protection schemes do not address

the top two priority needs expressed by the informal sector respondents of the study –that is loss of income and theft.

It was found out that limited financing is one of the major factors that curtail access to social protection services for informal sector workers. It reported that, as a result of limited financial resources, the government gives priority to provision of basic services such roads, electricity, water, health and education. It was mentioned that:

“The required services are wide in scale but resources are scarce. We receive 2 per cent of the national budget. The other basic services such as health and educations, roads etc. should be considered first in order to address poverty. You cannot give priority to social protection when these other services are not available” (MoGLSD respondent).

In addition, interview with a respondent from the MoF reveals that in terms of budget allocation, the current government plan “puts more emphasis on infrastructural development compared social development due to budgetary constraint. It was revealed that there is no remedy for social protection now but the priority is on infrastructure.

The researcher also wanted to find out whether the informal sector workers have easy access to pension scheme. As seen in *Table 4.12*, 108 respondents (30.9%) strongly disagreed, 115 respondents (32.9%) disagreed, 69 respondents (19.7%) were not sure while 43 respondents (12.3%) and 15 respondents (4.3%) agreed and strongly agreed respectively. These findings reveal that the majority of the respondents (60.8%) disagreed find felt they can’t easily save for old age which could be interpreted to mean that informal sector workers lack easy access to pension scheme.

The interview respondents from the Uganda Social Protection Platform (USPP) and MoGLSD asserted that the government has made efforts to ensure access to pension scheme for informal sector workers. They pointed out that NSSF has launched a voluntary contribution scheme that caters for informal sector workers and that UNRBRA

is also providing an umbrella for other voluntary groups where KACITA Retirement Benefits is being supported. However, it was found out during FGDs that, the informal sector workers in Bugisu are ignorant about the availability of existence schemes that can enable them to save for old age. In one of the FGDs, respondents said:

“We do not have adequate information about the existence of insurance services.... We do not know where we can save during our old age... We are young and probably saving for old age is not for us” (Transport FGD).

Regarding whether an individual easily accesses some kind of social assistance from the government in case of unforeseen circumstances such disability, illness or loss of employment, *Table 4.12* shows that 120 respondents (34.3%) strongly disagreed, 102 respondents (29.1%) disagreed, 31 respondents (8.9%) were not sure, 87 respondents (24.9%) agreed and 10 respondents (2.9%) strongly agreed. The statistics clearly indicate that the majority (63.4%) disagreed. This shows that lack of confidence that the government is in position to provide social assistance when faced with shocks and other lifecycle risks.

Findings from interviews revealed that the government does not pay any special attention to shocks that befall individuals' workers. One of the study respondents from the MoGLSD said that the ministry does not have a policy to guide interventions in response to shocks that are faced by informal sector workers but in case of happenings such as natural calamities and fire outbreaks, interventions are made by Ministry of Disaster and Preparedness. It was further mentioned that:

“There is need to extend social protection to informal sector workers but with a contributory perspective strategy to enable young people save so that in future, everyone will have access to pension instead of continuing with SCG (MoGLSD respondent”

In consonance to the above data, it was unanimously said in all the 6 FGDs that there is no effort made by the government to provide social assistance to individuals faced by

shocks such as unemployment, illness and disability. It was further said that the little assistance received by individuals when faced with shocks is usually provided by NGOs as can be cited from one of the FGDs:

“The government has done nothing to help us overcome risks and shocks. At least NGOs come in to teach us about risks and investments...Some NGOs like Red Cross at times come in to help the affected people by providing blankets and saucers”.

Findings on whether individuals in the informal sector have accumulated reasonable savings that can help them or their household in case of economic hardship; 121 respondents (34.6%) strongly disagreed and 142 respondents (40.6%) disagreed, 42 respondents (12.0%) were not sure, 36 respondents (10.3%) agreed while 9 respondents (2.6%) strongly agreed. Since the respondents overwhelmingly disagreed (75.2%) yet their constitutions provide for regular saving of each member, this suggests that there are other contextual factors that hinder individuals from accumulating reasonable savings that need to be addressed.

Although all FGD respondents mentioned that they had membership to a credit and savings scheme, it was observed that the contributions are still limited. The savings per individual as reported during FGDs were observed to be lowest among farmers and were within the range of 2000 to 50,000/= Uganda shillings (USD 0.6- 13.9) per month. The workers that have access to liquid cash on a daily basis such motorcycle riders, and traders were seen to be saving more money and with ability to make savings on a daily basis compared to farmers and those engaged in selling produce. The latter are having limited contributions to the savings schemes and they make collections either on a weekly or monthly basis. The respondents cited the key factor that limit group savings

as low incomes that is due to lack of job opportunities, natural calamities such as drought and floods, high dependence and high interest on loans.

The study findings also show the need to diversify the approaches in order to come up with relevant interventions that suit the need and economic ability. This observation arose as a result of varying responses across sectors regarding the question about what the government should do to increase access to social insurance services such as pension and health insurance. Whereas the respondents across the groups commonly mentioned the need for grants and/or start-up capital, there were sharp variations in relation to other strategies that should be deployed by the government. For instance, those in service industry proposed the need to increase access to services such as NSSF and lowering the insurance fees. The respondents from transport sector proposed the need to improve service delivery and reduce license for driving permit whereas those in agriculture and produce advocated for provision of pesticides and safe food storage facilities. Owing to the precarious nature of the informal economy, the Director of Social Protection stated the need by the various players to adopt a diversity of innovative approaches:

“There is need to develop products that are relevant to the informal economy. The players in the provision of social protection services are tasked to think outside the box. NSSF has been tasked to bring on board other schemes”

4.6.2 Equity and Gender inclusiveness

From *Table 4.12*, the findings about whether the social protection policy in Uganda does not exclude the majority of women from accessing social insurance in equal measure as compared to men revealed that 17 respondents (4.9%) strongly disagreed, 89 respondents (25.4%) disagreed, 83 respondents (23.7%) were not sure, 104 respondents (29.7%) agreed and 57 respondents (16.3%) strongly agreed. Since the majority respondents (47.0%) agreed compared to 106 (30.3) who disagreed it can be perceived that majority of the

respondents do not perceive that there are some levels of disparities in accessing social protection on the basis of gender. Moreover, even for the proportion of 23.7% of the respondents who are not sure it also implies that respondents did not consider gender disparity as an outstanding issue as far as access to social protection is concerned.

It was revealed during all interviews with DCDO that women and youth in Uganda are the target for the government empowerment programmes such as Operation wealth creation and UWEP was specially designed to empower women economically. However, the findings reveal the fact that women do not have access social protection schemes. The groups that participated in the study were purposively selected following the criteria of “the most active community groups or CBOs”. In terms of gender, females comprised of the majority of the respondents (76%) and agriculture industry where the majority operates was highly represented with 53.1%.

Besides, the study findings revealed that, in general, FGD respondents that represented the informal sector workers were ignorant about the concept of social protection and how or where they can access the services. In addition, the findings from FGDs revealed that in terms of savings, the amount saved per respondent per month was much lower than other sectors. For instance, women dominated service, produce and agriculture where on average individuals saved less than Ug.shs 1000 (USD 0.36) compared to transport and trade savings where average savings per individual were above Ug. Shs. 2000 (USD 0.56). This implies that women in the informal sector have limited ability to access social protection schemes.

Other than the women, it was mentioned during transport and service FGDs that the youth were also discriminated in most of the government empowerment programmes.

Majority in these two FGDs conceded that because there is YLF, most of the youth are deprived from benefiting from other empowerment programmes such as operation wealth creation and yet not all the groups are able to access the fund. They also mentioned that the demand for registration before benefiting from the empowerment programmes is another cause for exclusion and yet not all workers in the informal sector are able to meet the high standard of documentation required, the costs and aspects of corruption involved and the high level of bureaucracy. One of the interview respondents noted that:

“Registration emphasizes registration of groups before accessing support. This raises lots of hopes and is a political approach of extending social support to certain groups. This criteria excludes certain people for example, the Prosperity For All is for Youth of 18 and above years but there are youth of 16 years and below who are vulnerable and they deserve to benefit from such a grant. Registration requires expenses on transport, fees, secretarial, a lot of time etc. which may not be worth the benefit”

It was found out from all the interview respondents from the Directorate of Social protection and Uganda Social Protection Platform at national level that the elderly are benefiting from the senior Citizens Grant (SCG) where each of the beneficiaries receives Ug.shs. 25000/= (approximately USD 7) per month payable in two months instalments. The respondents mentioned that the SCG is challenged by limited funding and that although the age bracket for the beneficiaries is supposed to be 60 and above, only 100 oldest persons are selected from every sub county in the 47 pilot districts due to resource constraints and there is a plan to rise the age for eligible beneficiaries in the expansion phase to say 75 or 80 in order to make the programme affordable for the government.

However, Interview respondents from the Uganda Social Protection Platform contended that the limitation to funding of social protection intervention for informal sector is not lack of funding but negative attitudes held by the technocrats. One of the NGO respondents remarked, “The government has the money and can determine priorities for

budget allocation”. The respondents from the Uganda Social Protection Platform reiterated with one common view and lamented that much of the funding for SCG has so far been made by donors and the government has not fulfilled its commitment. On this, respondents from the Directorate of social protection and Ministry of Finance said that social protection is broad and yet the government lacks the resources to implement programmes in the broad spectrum of the policy.

It was also pointed out by some of the interview respondents that both the informal sector workers and the institutions that would promote it lack the conceptual interpretation of social protection and as a result it is not given proper precedence in budget allocation as quoted by one of the respondents:

“The social protection in Uganda has been promoted on a cash transfer perspective. People in the informal sector would expect a cash transfer like the case of the grant such as the SCG, YLP and UWEP. Thus, the informal sector has no idea about social protection. They lack conceptual clarity. Moreover, the institutions of the implement the social protection policy also think it is welfarism” (NGO respondent).

4.6.3 Affordability of social protection services

The field findings on affordability revealed that majority of the informal sector workers do not afford to pay for insurance services provided by private service providers as reflected in *Table 4.12* whereby by 90 respondents (25.7%) strongly disagreed, 106 respondents (30.3%), 39 respondents (11.1%) were not sure of the claim, 100 respondents (28.6%) agreed while 15 respondents (4.3%) strongly agreed. These statistics show that the majority of respondents (56%) cannot afford to pay for insurance services from private service providers. Linking these statistics with the bio data, only 4.6% and 0.9% had a diploma and degree respectively, 50 % studied up to primary level and 6 % never

went to school. These findings therefore show that majority of the informal sector workers have low level of education and this determines the quality of work that they do. In addition, it was mentioned during FGD and that the respondents that low incomes coupled with high level of dependence are high interests on loans limit their ability to save and contribute towards an insurance scheme. One of respondents from Trade FGD said: “Joining insurance requires money and yet we depend on loans. We earn little and can’t save for insurance. What we get as profit is very little” The aspect of high level of poverty as a result of low incomes was more pronounced across all the categories of interview respondents as being a key factor deterring informal sector from accessing social insurance services. They also pointed that the insurance services are expensive and they are not easily affordable by most of the informal sector workers because service provision is dominated by the private sector service providers who are commercial oriented. One of the respondents pointed out that:

“The challenge is low incomes of poor people vis-à-vis money required for services...To get good health services requires a lot of money which cannot be easily affordable by majority of the informal sector workers” (NGO respondent).

Another respondent said:

“...Also their incomes are low. Someone may be saving between Ug Shs. 1000-2000/= (USD 0.28-0.56) per month and this leads to inadequate insurance cover” (NGO respondent).

On the flip side, interviews with respondents from MoGLSD and MoF revealed that the government has a pronounced deficit budget gap that makes making interventions difficult. The Director of Social protection mentioned that, although Expanding Social Protection Programme aims at establishing innovative ways of empowering informal sector workers to access services, there are budgetary constraints.

4.7. Inferential statistics

The inferential statistics were used to examine the extent to which social protection policy influences institutionalisation of the informal sector workers in Uganda and to analyse the relationship between the Independent Variable and Dependent Variable in all the four objectives

4.7.1 The extent to which Social Protection Policy influences Institutionalisation of Informal Sector Workers in Uganda.

To determine the extent to which the social protection policy influences the institutionalisation of the informal sector workers, a multiple regression analysis was conducted. The results are summarised in *Table 4.13*.

Table 4.13 Model Summary

| | R | R Square | Adjusted R Square | Std. Error of the Estimate |
|---|-------------------|----------|-------------------|----------------------------|
| 1 | .418 ^a | .175 | .165 | .72498 |

a. Predictors: (Constant), access to social protection , implementation of social protection policy, sustainability of social protection strategies, agenda setting

The R² results of 0.175 in the regression analysis in *Table 4.1.3* indicate that the overall variance of the institutionalisation of the informal sector workers that is explained by the social protection policy is 17.5 %. The remaining 82.5% is explained by other variables which were not considered for this study. The determinants of this variance include access to social protection, increased participation in the agenda setting process, favourable regulatory environment and effective implementation strategy. The presence and /or nature of these variables influence the nature of institutionalisation.

The relationship between social protection policy and institutionalisation of informal sector workers was further analysed by ANOVA^b as shown in *Table 4.14*

Table 4.14 ANOVA^b

| Model | | Sum of Squares | Df | Mean Square | F | Sig. |
|-------|------------|----------------|-----|-------------|--------|-------------------|
| 1 | Regression | 38.403 | 4 | 9.601 | 18.266 | .000 ^a |
| | Residual | 181.333 | 345 | .526 | | |
| | Total | 219.736 | 349 | | | |

a. Predictors: (Constant), access to social protection , implementation of social protection policy, sustainability of social protection strategies, agenda setting

b. Dependent Variable: institutionalisation of the informal sector

The results in *Table 4.14* indicate that overall, the social protection policy has a significant influence on the institutionalisation of the informal sector workers (F=18.266, P=0.000). Since the P value is less than the chosen alpha of 0.005, this means that the presence of an effective social protection policy that addresses the needs of the diversity of encourages them to institutionalise.

Table 4.15 Table Coefficients^a

| Model | | Unstandardized Coefficients | | Standardized Coefficients | | Sig. |
|-------|--|-----------------------------|------------|---------------------------|-------|------|
| | | B | Std. Error | Beta | T | |
| 1 | (Constant) | 1.737 | .214 | | 8.101 | .000 |
| | Of Agenda setting | .140 | .063 | .131 | 2.211 | .028 |
| | Implementation of social protection policy | .018 | .074 | .015 | .242 | .809 |
| | Sustainability of social protection strategies | .193 | .071 | .158 | 2.724 | .007 |
| | Access to social protection | .291 | .061 | .254 | 4.758 | .000 |

a. Dependent Variable: institutionalisation of the informal sector

The Coefficients^a in *Table 4.15* show the degree of influence for different aspects of social protection policy on the institutionalisation of the informal sector workers in Uganda. The statistics show that access to social protection policy has the highest influence of $\beta = 0.25$, $p < .000$) followed by the sustainability of social protection strategies $\beta = 0.158$, $p < 0.07$); dynamics of the agenda setting $\beta = 0.131$ $p < 0.028$ and the least influence is by the implementation strategy of social protection policy with $\beta = 0.015$, $p < 0.809$). This implies that if the government wants the informal sector workers to institutionalise it should promote access to social protection, increase their participation in decision making and designing inclusive, affordable and sustainable social protection interventions.

4.7.2 Effect of Social Protection Policy on Institutionalisation of Informal Sector Workers in Uganda.

The coefficients^a in *Table 4.15* were used to test hypothesis and examine the effect of social protection policy on institutionalisation of informal sector workers in Uganda.

4.7.2.1 Hypothesis One: Agenda Setting of Social Protection Policy has a significant effect on the Institutionalisation of the Informal Sector in Uganda.

The results of the regression analysis in *Table 4.15* show that agenda setting is positively significantly related to the institutionalisation of the informal sector workers where the beta coefficient (β) = 0.131 and the p value of 0.028 is less than the chosen alpha (α) level of 0.05. Thus hypothesis one is accepted. This means that agenda setting has a significant positive influence on the institutionalisation of the informal sector workers in Uganda. This practically implies that the institutionalisation of the informal sector

workers improves with participation and engagement of the informal sector workers in the agenda setting process.

On the contrary, the study found out that lack of participation in agenda setting process makes the primary foundation of exclusion. As a result, the interventions fail to prioritise the risks and shocks of specific categories of workers. Therefore, the social protection policy lacks contextual appropriateness and relevance to the specific needs of the diversity of workers in the informal sector. Thus, institutionalisation provides a means of enabling the informal sector workers to increase the power of voice and advocate for their social protection rights.

4.7.2.2 Hypothesis Two: The Implementation strategy of Social Protection policy has a significant effect on the Institutionalisation of the Informal Sector Workers in Uganda)

As indicated in *Table 4.15*, implementation of social protection and the institutionalisation of the informal sector did not have any significant relationship. This is because the p value of 0.809 is greater than the chosen alpha (α) level of 0.05. This implementation strategy of the social protection policy does not have a significant influence on the institutionalisation of the informal sector workers in Uganda. Thus hypothesis two is rejected. The findings reveal that the social protection policy aims at empowering the vulnerable groups to improve their livelihoods but gives no attention to institutionalisation of workers in the informal sector. In addition, it was found out that, the policy also lacks institutional arrangements to legalise individuals and groups of workers much as it recognises that informality leads to lack of access to social protection. Nevertheless, it was found out that the informal sector workers on a voluntary basis

Organise themselves to pool resources through credit and lending schemes. This implies that other factors compel informal sector workers to Organise themselves in registered groups.

4.7.2.2. The Sustainability Strategies of Social Protection have a significant effect on the Institutionalisation of the Informal Sector Workers in Uganda)

The results of the regression analysis in *Table 4.15* show that the sustainability of the agenda setting strategies are positively significantly related the institutionalisation of the informal sector workers where the beta coefficient (β) = 0.158 and the p value of 0.007 is less than the chosen alpha (α) level of 0.05. Thus, hypothesis three is accepted. This means that sustainability of the agenda setting strategies has a significant positive influence on the institutionalisation of the informal sector workers in Uganda. This practically implies that the institutionalisation of the informal sector workers improves with the implementation of more sustainable social protection strategies.

The findings show that institutionalisation with inclusion of social protection package builds cohesion among members. Thus members in a formalised group build social – economic capital as a result of pooling resources and supporting one another in times of need. The government also finds it easier to regulate the activities of such groups and protect members from exploitation and fraudulent activities. It was also found out that many informal sector groups are likely to formalise if there are economic benefits accompanying registration. Therefore, as pointed out by majority during the FGDs and interviews, most of the informal sector workers operate in the black market because the benefits in terms of services that accompany registration are less compared to the required taxes and fees in fulfilment of the obligations of registration. The findings reveal

that increased sensitization and economic empowerment of informal sector workers has potential and to build their capacity to make contributions towards sustainable social protection schemes.

4.7.2.3 Hypothesis Four: Access to social protection has a significant effect on the Institutionalisation of the informal sector Workers

The results of the regression analysis in *Table 4.15* show that access to social protection and institutionalisation of the informal sector workers are positively significantly related the ($\beta = 2.54$; $p = 0.000$). Thus hypothesis four is accepted. This means that access to social protection has a significant influence on the institutionalisation of the informal sector workers in Uganda. This practically implies that the more the informal sector workers have access to social protection, the more institutionalised they become.

According to the qualitative data, informal sector workers depend on the group support to address risks that befall them. In this case, informal sector groups serve as a residual solution to the members of the group when faced with risks and shocks. Members enjoy membership to a group because they are able to borrow money to invest in business, lobby and advocate for resources and increase access to information. Importantly, group members are also in position to pool money and assist one another in time of difficulties such as loss of beloved one.

It was also found out that majority of the respondents are unable to pay for insurance services as individuals due to lack of employment, low incomes, lack of start-up capital and formal sector workers and high interest on loans, among others. The potential of pooling resources in a group (CBO) therefore increases the opportunities for bargaining power in order to access services from the private service providers.

The study findings also reveal that universal coverage of social protection services is likely to lead to further exclusion due to linkages in form of corruption and lack of prioritisation of specific risks in the lifecycle that are faced by workers in different sectors. This study recommends that informal sector workers should be categorised and social insurance premiums should be subsidised to supplement universal provision of services.

In addition, prioritisation involves categorization which leads to addressing specific risks faced by workers in the same sector. However, the current initiatives that target the informal sector workers which include universal health coverage, voluntary contributions to NSSF scheme and individual membership to micro insurance schemes do not encourage institutionalisation. Instead, members are not motivated to form legal entities but rather individuals are targeted.

4.7. 3 Overall contribution of Social Protection Policy on the Institutionalisation of the Informal Sector Workers in Uganda

The results in *Table 4.13* show that overall, social protection influences the institutionalisation of the informal sector in Uganda by 17.5%. The results in *Table 4.15* indicate that access to social protection ($\beta = 0.254$, $p < 0.05$) has the most significant contribution on the institutionalisation of the informal sector in Uganda, followed by sustainable of social protection programs ($\beta = 0.158$, $p < 0.05$) and then by agenda setting ($\beta = 0.131$, $p < 0.05$). This means that institutionalisation of the informal sector workers can be effectively attained by increasing access to social protection, designing more sustainable social protection programs and increasing the participation in the agenda setting process.

CHAPTER FIVE

DISCUSSION

5.0 Introduction

This chapter presents a discussion about the findings of the study regarding the extent to which of social protection policy influences the institutionalisation of informal sector workers in Uganda. Analysis of the findings is also presented in relation to other scholarly literature. The first section discusses the role of social protection policy in promoting the institutionalisation of the informal sector workers. The proceeding sections present a discussion of the effect of social protection policy on the institutionalisation of the informal sector workers in accordance to the objectives of the study.

5.1 Institutionalisation of the informal sector workers

5.1.1 Link between institutionalisation and access to social protection

Institutionalisation has the advantages of legal recognition and protection, increased opportunity of workers to access formal social protection schemes. It also encourages organising/unionization and access to protection against occupational health hazards, among others (Chen, 2012). Scholarly literature points out that institutionalisation of informal sector workers is an important step in enabling the informal sector workers to secure their social protection rights (Lund and Srinivas, 2000; Lund 2009; Chen 2012; Ssanyu, 2019; ILO,2019). This sub theme examines the challenges and opportunities of institutionalisation in enabling the informal sector workers in Uganda to harness the expected benefits.

5.1.2 Taxation versus benefits of registration.

The findings revealed that lack of tangible incentives discourages institutionalisation of informal sector workers in Uganda. Whereas the government is eager to tax the workers,

there are no tangible benefits that accompany registration. The findings thus reveal that, to a larger extent, registration has not brought significant benefits to the members of the CBO and this explains why many community organisations operate informally. This finding contradicts with by Freeman (2007) and Chen and Sewa (2001) who argue that informal sector workers prefer remain informal in order to avoid paying taxes. On the contrary, the findings reveal that availability of social protection services through institutionalisation would be a good motivator for majority of the informal sector workers to institutionalise and even pay taxes. Instead, it suggests that informal sector avoid formalising their businesses because the benefits do not commensurate with the costs involves in form of taxes and other related costs.

In addition, William (2015) conducted a study in 41 developing countries and found out that, informalisation of workers in the informal sector increases with lack of protection from poverty. In consonance with this observation, Chen (2012) argues that, for the informal sector workers to formalise, they need to be security of their livelihood. According to William (2015), lack of economic security compels the informal sector workers to operate in a black market. Chen (2012) argues that economic security can be enhanced by conducting initial negotiations of labour standards and benefits with the informal sector workers to inform the formulation of social protection policy. Hence, these findings suggest that the government should design polices that focus on addressing the identified drivers to informalisation in order to encourage institutionalisation of workers. Such incentives should include but not be limited to increased access to grants opportunities, ability to negotiate for opportunities and social services and access to social protection, among others.

Findings also show that there are limited opportunities in terms of social services as a result of membership to a CBO. It was found out that a number of groups have not benefited from government grants and this discourages them from registering their organizations. This agrees with the recommendation by William (2015) that there is need to ensure that public policies emphasize socio-economic benefits. Chen *et al.* (2013) argue that social protection is a public right that should be accessed by informal sector workers. Increased access to social protection services in this case provides a mechanism of enabling members to benefit from government tax revenue. Therefore, institutionalisation of the informal sector workers in the presence of legal protection from risks and shocks makes it attractive and inevitably informal sector workers are likely to identify with it

Also, there evidence in literature that access to social services including social protection has a positive impact on institutionalisation of workers. According to ILO (2020), formalities required for accessing social protection include registration and this is an important step towards formalisation. In South Africa and Brazil, a quarter of domestic workers are considered formal because the employers contribute old age pension. A case in point is South Africa and Brazil, where domestic workers have identity cards that entitle them to various benefits (ILO and WIEGO, 2013).This necessitates need to negotiate labour standards and benefits with employees (Chen, 2012) and to discuss risks, needs and rights with employers (Barrientos, 2010).

Holmes and Scott (2016) found out that in Namibia, employers were required to register domestic workers who work at least one day a week so that they can be affiliated with social security commission including maternity protection. Scholarly literature discusses

a number of strategies that are essential in encouraging informal sector workers to register and consequently improve the infrastructure in the work place. Chen (2012) recommends the need to strategically offer direct incentives to informal sector workers who formalize such as protection from occupational hazards, access to training opportunities, unionization and representation of other workers in national meetings, to mention but a few. Stuart *et al.* (2018) also mentioned that to promote formalisation, policies that promote benefits that include access to technology, promoting cross-border trade and improving the infrastructure in the workplace should be designed.

Besides, responses from the informal sector workers also revealed that the complexity of the registration process also curtail a significant number of workers from registering their business. It was emphasised that the registration process is expensive in terms of time and cost, bureaucratic, requires a lot of paper work and is also characterised by corruption. Given this scenario, a number of CBOs of informal sector workers opt to operate informally. Previous studies which have also pointed out that the registration process has impact on the level to which informal sector workers are responsive to formalisation. The major factors include complex registration requirements and processes (McIntyre *et al.*, 2018; Chen 2012), lack of incentives to protect workers from poverty including access to social protection (Chen, 2012), lack of awareness regarding the benefits of formalisation, illiteracy, low levels of education and loss of incomes as a result of the long queues experienced during the registration process (Stuart, *et al.*, 2018). The study also show that the registration process is also made complicated by the fact that the majority of the respondents (50 per cent) had acquired primary level of education and most of the respondents had low levels of incomes. In addition, the bio data also

shows that 53.1 per cent of the respondents are engaged in agriculture. The majority (76 per cent) were female, implying that they mostly produce for household consumption. These personal characteristics reveal the technical and economic hardships in meeting the registration requirements. These findings agree with Livingston, Schonberger, and Delaney (2011) who found out that, informality of the workers in the informal sector was inevitable in SSA since small holder farmers represented 80 per cent of farms, produce for consumption and have limited market for the surplus. Also, Weng, (2015) found out that the customary land tenure system and low global commodity prices were drivers of informality in agriculture.

5.2. Effect of Agenda Setting of Social Protection Policy on Institutionalisation on Informal Sector Workers in Uganda

The results of the regression analysis show that agenda setting is positively significantly related to the institutionalization of the informal sector workers in *Table 4.15* show the beta coefficient (β) = 0.131 and the p value of 0.028. This indicates that informal sector workers' participation in agenda setting has a significant positive influence on the institutionalisation of the informal sector in Uganda. The findings show the general lack of participation and involvement of the informal sector workers in the agenda setting process. This leads to lack of prioritisation and inclusion. This implies that lack of or limited participation and involvement of informal sector workers in agenda setting inhibits them from forming a strong social bond that can lead to formation of strong advocacy institutions. The results further reveal that specific factors in the agenda setting process that enhance institutionalisation of informal sector workers. In particular, participation in informing the policy design leads to prioritisation of social protection

needs for informal sector workers. Also, and empowerment of workers leads to increased ability to access social protection services through increased ability to lobby and advocate for services and making contributions towards the social protection schemes. These benefits, among others motivate informal sector workers to mobilize themselves into registered institutions.

Therefore, the findings agree with the assertion by (Binebai, 2015) that the Subaltern should speak for themselves in order for their voices to be heard. The informal sector workers if mobilized can amplify voice during political campaigns. Lund and Srinivas (2000) also maintain that institutionalisation of informal sector workers increases the power of the workers to advocate for their social protection rights. In addition, effective participation in identification of priority needs and concerns would ideally lead to identification of specific needs faced by individuals in different sectors which could consequently lead to direct targeting. Holmes and Scott (2016) maintain that categorization of workers has the advantages of addressing specific needs of individual sector and this enhances direct targeting that automatically would promote institutionalisation of workers. Thus, it can be argued that exclusion of the informal sector workers in the agenda setting deters informal sector workers from forming strong associations and institutions that can ably promote and defend the rights of workers.

5.2.1 Prioritisation of Risks and Shocks

The divergence in opinion between elites and informal sector workers regarding the common shocks faced by informal sector workers is adequate in explaining why the specific social risks faced by the different categories of informal sector workers are not prioritised by the existing social protection interventions. In particular, the findings of

this study revealed that the social protection interventions by the government and private sector focus on old age and health as oppose to specific risks mentioned by the different categories of informal sector workers that included fire outbreak, drought, lack of employment, lack of market, loss of income and theft, among others. This to a large extent implies that the social protection policy in Uganda is contextually inappropriate and lacks relevant strategies that address the specific needs of the informal sector workers.

On the contrary, these findings show similarities and differences with previous scholars. The risks mentioned are similar to what was found out by Barrientos and Hulme (2008) and Lund and Srinivas (2000). However, Barrientos and Hulme (2008) found out that the common shocks faced by informal sector are high insecurity of employment, low and variable wage levels, seasonal level of unemployment, lack or limited employment benefits, general health risks and minimum cover for disability and old age. According to Lund and Srinivas (2000) the priority social protection needs and shocks include fire, theft, health hazards, disability, maternity, child care and death. These findings therefore point to the fact that needs assessment should precede policy formulation of social protection policy for informal sector workers as a remedy for mitigating further exclusion.

However, it was revealed that the demand side in terms of participation of the informal sector workers in the policy process is weaker because they lack the ability to influence the government to address the primary risks and shocks. The findings revealed that the informal sector workers are excluded during the agenda setting of social protection policy and decisions on priorities and budget allocations are dominated by political elites.

Therefore, these findings concur with previous studies that strong associations and labour unions are critical in advocating for social protection rights (Anyebe, 2018; Stuart *et al.*, 2018). Hickey *et al.*, (2018) also observed that that political power influences resource allocation and distribution for social protection interventions.

Besides, the findings also revealed that the government is also less responsive to risks faced by informal sector workers. The findings from FGDs point out that lack of economic incentives to address the risks and shocks discourages the informal sector workers from formalising their organisations and businesses. These findings contradict the recommendation by Kidd and Damerou (2016) regarding the need for a political settlement approach that is essential for balancing the distribution of power between contending social groups and political classes that represent the state. Their suggestion is relevant where there are strong organisations of informal sector workers can influence government decisions on social protection (Lund and Sriniva 2000; World Bank, 2017; Anyebe, 2018). However, the informal sector workers in Uganda are organised in segmented groups and this makes them lack effective organisation to increase their power of voice that is essential in demanding for social protection rights. The segmented representation of informal sector workers increases the voicelessness and inability to influences policy issues (The Max Lock Center, *et al.*, 2017). The institutional approach and Subaltern theory are also relevant in explaining how the informal sector workers can be empowered through registered institutions to access social protection.

5.2.2 Participation and involvement in the policy formulation process

The results of the study reveal that informal sector workers are not fully represented during the formulation of social protection policies. This explains why majority of the

informal sector workers demonstrated ignorance about the existing social protection services and how they can be accessed. It also probably explains why the specific social protection needs for the different categories of workers in the informal sector are not addressed. However, Binebai (2015) in reference to the subaltern theory asserted that, the privileged cannot represent the subalterns. His argument affirms the argument by Spirak (1988) that the Subalterns (informal sector workers) should interact with the privileged (policy makers) in order to come up with relevant and appropriate policies and interventions.

These findings further agree with findings by Centre for Social Protection et al. (2010) and Okello (2015) that CSOs are less involved in making social protection policies. Effective participation in the policy process should provide opportunities for the vulnerable and disadvantaged people to make decisions (Sepúlveda and Nyst, 2012; Makinde, 2005). Participation of the key stakeholders, particularly the beneficiaries is important in identifying the priorities and how they should be addressed. This has the advantage of promoting clientele oriented policies, hence, policy ownership by the key stakeholders.

The reflection of negative attitudes by the interview respondents from government ministries towards prioritising budget allocations for social protection for informal sector workers is also in consonance with previous studies. Grebe (2014) and Mubiru (2014) also found out that the elites possess a negative attitude towards social insurance for the poor. Social protection should be viewed as a human right and therefore all stakeholders should express their civic and political rights in defining the approaches that can effectively address their vulnerability to shocks.

5.2.3 Level of empowerment of informal sector workers

Findings revealed that a large fraction of 47.7 per cent disagreed that membership to a CBO empowers them to demand their social protection rights. This is attributed to limited voice as a result of limited size of membership. It was mentioned that the elderly in and KACITA were able to influence the government to respond to their issues because of large organised voice. Thus, this study confirms that strong associations are effective in promoting platform for informal sector workers to advocate for social protection. This observation is in consonance with the recommendation by OECD (2009) and Devereux (2010) that, there is need to build strong institutions of informal sector workers to increase their voice and advocate for social protection rights. Thus, the observation that strong associations like KACITA have increased ability to amplify the voice of the workers to access social insurance services concurs with findings of the study by (Ridde et al., 2018) who reported that in Rwanda and Ghana, mutual Health organizations were playing a big role in collecting premium and in promoting access to insurance of small risks.

However, the study also found out that, formalisation of workers organization is limited by bureaucratic process and corruption in the midst of limited or lack of incentives to facilitate the registration process. Similarly, Chen (2012) and (William, 2015) also found out that informalisation is accelerated by bureaucratic procedures in securing a license and corruption in the public sector. Since informality is linked with low education levels (Hagen-Zanker (2017) and complex registration requirements and processes (McIntyre *et al.* (2018), there is need to simplify and shorten the registration process. Chen (2012)

argues that the government should provide some incentives that guarantee security of livelihood to encourage more informal groups to register.

The level of education also has a bearing on the ability of the workers to understand the value of registration and at the same time fulfil the registration requirements. According to *Table 4.4*, 50 per cent of the respondents had attended primary school. These findings are consistent with (Gauthier, 2006) and (Amuedo-Dorantes, 2004) who found out that some entrepreneurs are pushed into the informal sector due to lack of skills including leadership, human resource leadership, organizational planning and management. Ferrer-I-Carbonell and Gërkhani (2011) also asserts that most of the workers are forced into informal employment due to failure to access formal employment that can enable them to meet the family basic needs (Amuendo-Dorantes, 2004). Albeit, to this, Jiménez, Palmero-Cámara, González-Santos, González-Bernal, & Jiménez-Eguizábal (2015) conducted a longitudinal study while utilising a statistical technique of panel data and found out that higher tertiary education reduces informal entrepreneurship in Chile. They argue that higher tertiary education increases knowledge of entrepreneurs about the benefits of formalizing businesses. This implies that the low levels of education limit majority of informal sector workers formalising their businesses and consequently negatively affect access to social protection schemes.

Findings strongly pointed out that vastness and diversity of the informal sector is a major hindrance to organization and empowerment of the informal sector workers to access social protection. Innovative strategies are therefore required to mobilise the workers and increase their capacity to lobby and advocate for social protection rights. This finding concurs with Handayani and Asian Development Bank (2016) and OECD (2009) that,

there is need to promote empowerment of workers through organising them into strong associations to increase their power of voice. Scholarly literature also recognises the role of NGOs and CSO in the empowerment the informal sector workers. For instance, Samson and Kenny (2016) recommended the need to adopt development planning approach that ensures effective coordination between the government and NGOs. In the same vein, Chen and Lund (2016) asserted that CSOs should have a significant role in monitoring and evaluating the implementation of social protection programmes as well advocating for social protection rights for informal sector workers.

On the flipside, the findings from the quantitative data and majority the informal sector worker respondent's in all the FGDs affirm membership to a registered group enables the individuals to pool a fraction of their incomes and in so doing help one another in case a member is faced with shocks. Never the less, it was revealed that, none of the respondents had access to a formal social protection scheme. It was also revealed that the savings and contributions made to support members faced by shocks such as death are low due to limited incomes; and support to the members is also limited to few risks, particularly death. This is an indicator that workers lack protection against most of the key specific risks in their life cycle. These findings contradict the view that institutionalisation enables the different categories of people to address their lifecycle risks (Chen, 2012, De Paz *et al.*, 2014). However, the findings concur with Handayani (2016) that women are less eligible in accessing social protection because they have more irregular income and more casual jobs. In addition, Handayani asserted that women have more reproductive health risks that are not commonly included in health insurance. The suggestion by Holmes and Scott (2016) that the design of social service delivery should

be informed by gender and poverty vulnerability analysis is very relevant in addressing specific risks faced by the different categories of workers.

The findings from the FGDs revealed the limitation of lack of prioritisation of the specific risks and shocks faced by informal sector workers. This factor was attributed to the fact that the informal sector workers are less or not represented during the formulation of social protection policies. The interview respondents from Uganda Social Protection Platform commonly recommended categorisation of workers to target their specific needs. The diversity of the sector also makes targeting difficult (Lund, 2009, Holmes and Scott, 2016). According to Handayani (2016) and Holmes and Scott (2016), organising workers into homogeneous groups favours the lifecycle approach which enables addressing of specific needs of informal sector. Organisation of workers also ensures that flexible schemes are matched with the needs of the people making targeting more viable (RNSF, 2017), this has not been emphasised during the agenda setting and design of social protection policies. This largely promotes exclusion of the informal sector workers in social protection programmes.

In relation to the above, there was consensus in all the FGDs that the informal sector workers would prefer to work with NGOs or faith Based Organisations in case are social protection opportunities such as cash transfers or contributory schemes. They further expressed feelings of mistrust on the side of the government and affirmed that they have always interface with corrupt officials during the registration of enterprises and even when they have attempted to access funds for empowerment programmes. To avert this situation, they recommended the involvement of NGOs or Faith Based Organizations in service delivery to mitigate leakages through corruption. These findings are in

consonance with Carnagarajan and Sethuraman (2000) and Lund and Srinivas (2000) who found out that formalisation of workers into registered institutions with the involvement of non-state actors does not only promote financing and sustainability but it also promotes bottom up and more inclusive approach which accelerates equitableaccountable and transparent programmes. Similarly, Holmes and Scott (2016) emphasise that categorisation of workers is helpful in addressing the specific risks of the diversity of workers in the informal sector.

In addition, majority of the informal sector respondents revealed that they had limited knowledge about the concept of social protection and the services and the private sector dominates the provision of insurance services. The fact that the private sector institutions are profit oriented, majority of the informal sector workers find it difficult to access the services. Likewise, the finding of the study by Stuart *et al.* (2018) revealed that, lack of awareness coupled with low and regular incomes makes it difficult for informal sector workers to access social insurance. According to the findings by RNSF (2017), although NSSF coverage is for employees in both informal and formal sectors of Tanzanian government, the coverage of informal sector workers is still low at 2000 out of 35000 people. This implies that informal sector workers still have limited capacity of making contributions towards the NSSF scheme. Guloba *et al.* (2017) argue that social protection interventions that target the informal sector should aim at increasing the financial capacity of the workers to make contributions towards the premiums. Holmes and Scott (2016) advocated for increased access to information about the available services and opportunities.

According to the biographic data, 36.9 per cent of the respondents were youth between the ages of 18-35 years. Youth in Uganda have limited access to formal employment due to scarce job opportunities in the formal sector (Republic of Uganda, 2015). To address this, gap there is need to promote empowerment programmes that address the factors which limit access to resources and opportunities (Babajanian *et al.*, 2014). Such factors include lack of skills, lack of access to information and lack of access to jobs, among others. Empowerment programmes have the advantage of building the capacity of the youth to have improved livelihood, thus increasing their ability to make contributions towards social protection schemes such as pension and health insurance. To achieve this, there is need to engage strategies that include provision of capital, skills training, creation of markets and creation of more employment opportunities

5.2.4 Responsiveness to shocks faced by informal sector workers.

Results from FGDs with informal sector workers show that the government is less responsive to shocks faced by informal sector workers and to some extent NGOs are the ones that intervene with the relief services whenever there are natural calamities such as floods and landslides. The findings further reveal that members in the CBOs assist one another when there are shocks such as death. This agrees with Devereux, Sabateer and Wheel (2004) who found out that worker in the informal sector pool money and other resources to protect them against risks. Oduro (2010) also reported that in response to shocks, informal sector workers and their householders depend on family and other social networks. However, with the increasing pressures of unemployment, economic instability and globalization on the family structure, these traditional mechanisms are inadequate in

enabling the individuals and households to overcome shock without entering a ditch of poverty.

Besides, the responses from informal sector workers also revealed that there is no remedy for common shocks and risks reported by the informal sector workers that include accidents, disability, lack of employment and natural calamities such as drought and floods which actually accelerate poverty. According to the bio data, majority of the workers (76 per cent) are females and 50 per cent of the respondents were engaged in agriculture. Women spend most of their time doing unpaid work and they contribute greatly towards food security (Holmes and Scott, 2016). Besides, agriculture is mostly challenged by low productivity due to climate change and low prices for the goods (Republic of Uganda, 2015). This automatically has implications of inability of the majority women to make contributions towards social insurance premiums. Attention in terms of social protection interventions should therefore be given to specific risks faced by the different categories of workers in the different sectors to ensure inclusion of the most disadvantageous and vulnerable categories of workers.

5.2.5 Politics of the agenda setting process

The findings revealed that the politics of social protection are dominated by the political elites and donors who influence policy decisions and budget allocation. It was revealed by the majority of the respondents in all the six FGDs that the informal sector workers have limited influence in the policy making process. The majority of the interview participants mentioned that Policy formulation is largely influenced by the donors, executive (particularly the president and MoF) and the parliament. They further emphasised that the president has greatest influence over policy formulation and the

executives hardly consult the beneficiaries regarding the details of the policy. Previous studies have also stated that in most developing economies particularly in Sub-Saharan Africa, social protection policy is largely determined political actors and budget allocations are always limited (Hickey et al., 2018; Seekings 2017).

These findings also concurs with previous studies that lack of voice by the informal sector workers jeopardises the impact of social protection and this is a leading cause of exclusion. Findings by Chinsinga (2007) revealed the donors in Malawi dominated lobbying for social protection with limited involvement of Members of parliament. However, Roever (2014) argues that associations of workers provide opportunity for workers to negotiate for improved working conditions and articulate their complaints. Hence, there is need for strong engagement of CSOs in lobbying and advocating for social protection interventions to contribute towards delivering appropriate social protection schemes.

On the flipside, there was consensus by majority of the informal sector workers (57.4 per cent) that they can take advantage of the political campaigns and influence politicians to respond to their social protection needs. However, this view contradicted with the interview participants. Majority mentioned that the informal sector workers in Uganda are not well Organised to influence legislation in their favour. Nevertheless, there is evidence in literature that political campaigns can provide opportunity for informal sector workers to push their social protection demands. For instance, India's RSBY, the largest health insurance scheme whose coverage includes the informal sector workers was launched as a result of 2004 elections where the informal sector pushed the congress party to include insurance scheme in their manifesto (Shroff *et al.* 2015). Since, findings

show that the president has significant influence on agenda setting and resource allocation, informal sector workers should take advantage of the political campaigns' climate and influence the inclusion of the social protection policy in the manifestos of presidential candidates. The PEA approach is therefore relevant in mapping the relevant stakeholders that influence social policy decisions in favour of informal sector workers.

Notwithstanding, any effort to push the social protection issues and demands for informal sector workers should first of all seek for political support of the donors, CSOs and the executive (particularly the president and Ministry of Finance) but without losing sight of the roles of other stakeholders in the policy process particularly the CSOs. This is because the national agenda setting process is affected by the interaction between the different actors, the level of influence and other factors in the political environment (Walt and Gilson, 2014). Similarly, Chinsinga (2007) recommends that politicians, technocrats and community should be actively involved in the policy process.

5.3 Effect of the Implementation Strategy of Social Protection Policy on the Institutionalisation of Informal Sector workers in Uganda

The results of the regression analysis are *Table 4.15* reveal that the implementation strategy of social protection and the institutionalization of the informal sector did not have any significant relationship. This is because the p value of 0.809 is greater than the chosen alpha (α) level of 0.05 implying that the implementation strategy of social protection does not significantly affect institutionalisation of informal sector workers in Uganda.

5.3.1 The nature of social protection policy.

The responses findings revealed that the majority of the informal sector respondents (72.5 per cent) were not clear about what informed the formulation of social protection policy and how it works. It was affirmed by majority of the respondents across the different categories of respondents that the informal sector workers are passive participants in the policy process. This implies that the relevant and contextual social protection needs of the informal sector workers are not captured by the policy. The interview participants National Social Protection Platform concurred that none of the existing social protection interventions target informal sector workers. The fact that informal sector workers on a voluntary basis are organising themselves in groups to meet social security needs is indicative that the implementation strategy does not significantly affect their level of institutionalisation of workers.

In addition, the 2015 Social Protection Policy provides for contributory and non-contributory schemes. The informal sector workers are expected to benefit from the contributory schemes since the non-contributory schemes target the most vulnerable. The findings present recurrent responses that the factors leading to exclusion are not so much linked to the strategy but the exclusion factors relate to ignorance, lack of access to information, limited access to services due to proximity and poverty that raise issues of affordability. These findings point to the fact that the problem is not the implementation strategy but there is need for addressing other factors in the regulatory and economic environment.

Findings concur with Guloba *et al.* (2017) that, whereas there is availability of frameworks on social protection, a big proportion of the target population are excluded

on economic reasons. In addition, literature portrays that lack of country commitment to social protections reflected by budget limited allocation and high dependence on donor funding (Arhin-Tenkorang, 2001; Hujo and Bangura, 2020). In Uganda, there is general lack of commitment, high dependence on donor funding and limited budget allocations for social protection programmes (Guloba *et al.*, 2017; World Bank 2017).

In addition, much as the 2015 social protection policy stipulates the need to institutionalise the informal sector workers in Uganda, there is no clear strategy to formalise them (Ssanyu, 2019). National Social Strategic plan (2015) among other objectives advances the need to develop social security products for informal sector. However, lack of participation and involvement of the informal sector workers in the policy process also explains why none of the existing social protection interventions addresses the specific risks and shocks faced the workers. Holmes and Scott (2016) observed that legal changes have influence on extending social protection coverage for informal sector workers. In addition, Guloba *et al.* (2017) recommended the institutional coordination and engagement of stakeholders.

5.3.2 Administration of Social Protection Policy

The findings revealed contradicting opinions about the importance attached to institutionalisation on the side of both informal sector workers and respondents from the government. Whereas the informal sector workers expect to have increased access to opportunities such as support in cash and in –kind, the SCDOs revealed that their major interest of institutionalising informal sector workers is to regulate their activities and tax them. Furthermore, responses from informal sector workers show that, the services they receive from the government do not commensurate to their contribution in form of tax

revenue. In addition, most of the CBOs that have received grants from the existing empowerment programmes are in agriculture but even then access to such services is also characterised by corruption and patronage.

The above findings agree with previous authors that lack of access to socio-economic benefits from the government accelerates informality (William, 2015). Hickey (2015) mentions that enhancing access to social protection is one of the effective strategies of distributing gains to the society. Scholars content that lack of access to a formal social protection scheme is informality in itself (ILO and OECD, 2019; ILO, 2020) and is a form of economic deprivation (ILO, 2020). This findings also agree with William (2015) that that greater informalisation is attributed to higher taxes. Therefore, most informal sector workers seemingly want to continue operating informally not because they want to avoid taxes but because they do not realise tangible benefits in return to the taxes paid.

Also, according to the findings, administration of the existing social protection policy is not favourable for the informal sector workers because workers are ignorant about the nature of its operations and even about the importance of membership to the scheme. Lack of participation and involvement in policy formulation and implementation does not lead to policy acceptability and ownership. Ignorance about the existing opportunities such as the NSSF voluntary scheme and others such as KACITA pension scheme also implies that the government has not made deliberate effort to sensitise the informal sector workers about the role of social protection in poverty reduction.

It is therefore implied that the informal sector workers (one of the expected target beneficiaries) and policy implementers are detached right from policy formulation stage and this partly explains why there is there is information gap. It is also plausible that the

Ministry of Gender Labour and Social Development has not been fully represented at different levels in the policy formulation process and if it has been represented, then there is a gap in the information flow. In addition, the informal sector workers lack strong organizations/ associations to enforce full representation. Studies on extending social protection in Uganda reveal that although the liberalization and pension bill advocate for voluntary contribution towards NSSF and CHIs, just very few informal sector workers have access to the schemes (Ssanyu, 2019, World Bank, 2017). The reasons for exclusion concur with previous studies where they are enumerated as inability to pay, unemployment and ignorance about the existing schemes (Holmes and Scott, 2016, Stuart et al., 2018).

In addition, according to the interview respondents from the Directorate of Social Protection, KACITA represented the informal sector during the formulation of pension liberalization bill. However KACITA is typical of associations to only promote the rights and interests of the specific members they represent. Thus, KACITA ably presented only the traders in Kampala but other groups of workers lacked representation. These findings contend with the productivist model where informal sector workers see themselves as contributors in the development process other than beneficiaries that are merely poor that with less to contribute (Alfers et al., 2017). This explains why during the launch of the Pension scheme in March 2017, KACITA had a membership of 65,000 out of 200,000 members (World Bank, 2017).

Also, the responses from the respondents in the categories of NSPP and those from the Directorate of Social Protection revealed that the schemes for informal sector workers are voluntary. It was also mentioned that the government is not doing adequate sensitisation

about the role of social protection and the available services. This partly explains why most of the informal sector workers lack membership to the schemes. Similarly, Holmes and Scott (2014) revealed that voluntary schemes do not promote coverage of a significant number of people. Evidence shows that other countries such as Ghana are switching from Voluntary health insurance to Community health insurance. This might imply that, although NSSF was launched in June 2017 to enhance voluntary membership plan for workers in informal employment (World Bank, 2017), it may not enable a significant number of workers in the informal sector to save for old age.

Other studies reveal that voluntary schemes are not a solution for promoting inclusive coverage of social protection initiatives (Holmes and Scott, 2016; World Bank, 2017). The study conducted by World Bank (2017) reveals low uptake of insurance among informal sector workers in Uganda and resistance in terms of making contributions towards retirement premiums. This is attributed to the seasonal nature of employment, low incomes, and lack of capital, unemployment and poor saving culture; and the fact that contributions towards retirement do not bring liquid returns in the short term coupled with ignorance about the benefits of insurance.

Besides, the survey conducted in Uganda shows that even among the formal employees, 20 per cent indicated that they would not have made contributions if the pension scheme was voluntary (World Bank, 2017). Recurrent mitigation Strategies proposed by interview respondents include: using a group approach to promote targeting, building the capacity of workers through trainings in skills, management, and food security, devolution of grants and employing competent people in the ministry of Gender from the top to the Sub county level to address and sensitize the community about social

protection issues. Previous studies show that Uganda is struggling to fund the SCG grant with cash transfers and there is heavy donor dependence (World Bank, 2017; Guloba, 2017; Ssanyu, 2019). Therefore the findings imply that in order to have a sustainable social protection scheme with a wide coverage, Uganda should build the capacity of the informal sector workers and contributory schemes should be adopted.

5.4. The Extent to which Sustainability Strategies of Social Protection Policy influence Institutionalisation of Informal Sector Workers in Uganda.

The results of the regression analysis in *Table 4.15* show that the sustainability of the agenda setting strategies are positively significantly related the institutionalisation of the informal sector workers where the beta coefficient (β) = 0.158 and the p value of 0.007. These findings further imply that social protection influences institutionalisation of the informal sector workers by 15.8 per cent.

The findings revealed that the government does not have specific social protection strategies that empower informal sector workers to overcome poverty. Although there were recurrent responses among the interview participants that government is implementing empowerment programmes such as YLF, UWEP and Operation Wealth creation, none of these programmes specifically targets informal sector workers. The National Social Plan (Republic of Uganda, 2015) identifies the role of these programmes only in terms of poverty reduction but their designs lack specific objectives to social protection. These findings fail to comply with recommendations of previous scholars. Smit and Mpendi, (2010) recommends that poverty reduction interventions should encompass programmes that minimise peoples' vulnerability risks and shocks that lead to poverty. Handayani and Asian Development Bank (2016) agitates for effective

empowerment strategies that include building their power of voice and availability of training opportunities for enhanced ability to make contributions towards social protection schemes.

It was also found out from all the FGDs the informal sector workers lack cohesive power to advocate for increased access to social protection services. This is because they have organised themselves into groups with limited membership and this limits their power to push their social protection demands. Responses from the national Uganda Social Protection Platform revealed that large associations like KACITA are able to pool reasonable resources and even influence the government to take action in response to social protection demands. Similarly, literature reveals that large and strong associations of informal sector workers such as SEWA in India and WIEGO in Asia have ability to advocate and influence for social protection improvement in working conditions (Roever, 2014, Stuart *et al.*, 2018).

However, findings from majority of the FGDs revealed that there are limitations to making strong institutions of workers. The enumerated limiting factors include bureaucracy and corruption in the registration process amidst lack of incentives for registered groups. Interview respondents NGOs mentioned that, there is general lack of sensitisation regarding the importance of institutionalisation in promoting strong associations that can advocate for the social protection rights of workers. Previous studies concur that empowerment of workers institutions to collect and manage premiums (Fountenaue, Vaes and Hub 2014; Babajanian and Hagen-Zanker, 2012) and pooling of resources leads to sustainable interventions (Muiya and Kamau, 2013). However, these should be affected in the presence of the legal system established by the government to

promote and protect the social protection rights of workers and provide guidelines to the service providers.

5.4.1 Financing Mechanisms

According to the findings, members of the informal sector workers' groups depend on family and group membership support to address the encountered shocks. However, their contributions are inadequate to mitigate major risks and the government has not made effort to support these efforts through legislation. This is in conformity with Kyaddondo and Mugisha (2014) who reported that the Ugandan government lacks regulations to support the traditional systems. The findings also concur with Oduro (2010) who established that in response to shocks, informal sector workers are more dependent on traditional mechanisms with limited intervention by the state.

Most of the Respondents in FGD showed commitment to contribute towards pension, health and NSSF schemes if the services are made available. However, there is lack of institutional arrangement to facilitate the contributions by members. The respondents from Uganda Social Protection Platform and Directorate of Social Protection had a common ground that contributions towards social protection schemes by informal sector workers are voluntary. Whereas the contributory schemes have benefits of promoting institutionalisation and financial sustainability (Jiang, Qian and Wen, 2018; ILO, 2020), there is there is no institutional arrangement at national level (The Max Lock Center, 2017) These findings, therefore, contradict the recommendation by Holmes and Scott (2016) about the need to develop legislation to enforce the efforts made by informal sector.

The FGDs findings reveal that the majority hold the view that the government is not responsive shocks encountered by the informal sector workers. Instead, the respondents revealed that NGOs respond with some relief support when certain calamities befall them. Although the 2015 social protection stipulates that the government will partner with NGOs in delivering social protection interventions to non-formal employees, there is no clear policy that stipulates how this should be realised. Nevertheless, with an effective regulatory framework, public private partnerships can bring better increased support by the NGOs to promote the existing opportunities and capability of the CBOs. The NGOs policy underlines the role of NGOs in social protection. As proposed by IDS (2008), the regulatory framework should stipulate the structures, roles and interactions between the different actors in the provision of social protection, that is, the state, the CSOs, the private sector, the CBOs and the government.

Findings from interviews with DCDOs and local NGOs reveal that, it is also assumed that the shocks encountered by the informal sector workers are being addressed by Ministry of Disaster and Preparedness. However, respondents from MOF and Directorate of Social protection asserted that due to limited financial resources, the financing of social protection interventions has not prioritised informal sector workers. They mentioned that that SAGE prioritises the elderly through the (SCG) because the elderly are more disadvantaged. According to Guloba *et al.* (2017) the Senior Citizens Grant (SCG) grant targets 100 oldest persons at the Sub County level and the most vulnerable are left out. Thus, these findings reveal that that the implementation initiatives are not consciously promoting inclusion of all vulnerable persons.

Therefore, the above findings reveal that lack of prioritisation of informal sector workers deprives them of the ability to come out of the trap of poverty. Previous studies have established that cash transfers have greater potential to contribute towards poverty reduction. Findings by Merttens, Sindou, Attah, and Hearle (n.d.) on evaluation of SAGE programme in Uganda revealed that the programme has contributed towards building economic assets and supporting households' basic consumption. Hagen *et al.* (2017), while evaluating the impact of cash transfers on women and girls found out that there was increase in economic assets and productive investments for women. Thus, exclusion of informal sector workers from accessing social support services deprives them of the ability to overcome poverty.

Furthermore, findings from the FGDs reveal that the current government empowerment do not address the factors that accelerate poverty among informal sector workers. It was revealed that specific risks faced by workers that particularly expose them to poverty such as lack of jobs; high interest rates and lack of markets are not addressed by the empowerment programmes. According to World Bank (2017), borrowing and high interest loans depress the ability of informal sector workers to save and invest. In addition, low and irregular incomes make it hard for the informal sector workers to make contributions towards the social insurance premiums (Stuart *et al.*, 2018). Handayani and Asian Development Bank (2016) and Samson and Kenny (2016) workers recommend empowerment of workers in homogeneous groups this ensures that the specific risks of workers are addressed (Holmes and Scott, 2016; Samson and Kenny, 2016; Handayani and Asian Development Bank, 2016).

In consonance to the above, findings of the study in Egypt by Ghanehem (2014) concerning how the poor can be reached with effective social protection schemes recommend the need for cash transfers and well-targeted safety nets. According to specific groups should be targeted in order to address specific challenges. Similarly Cichon and Cichon (2016) recommend the need for external funding in exceptional ways but with a clear exit strategy. Thus, financing strategies should target workers across different industries.

5.4.2 The Regulatory Environment

The findings from interviews with USPP and Directorate of Social Protection revealed that the government has made effort to increase access to social insurance to the informal sector. For instance it was mentioned that the pension liberalisation bills permits individuals to register with NSSF although membership is voluntary. Also, UNBRA was established in 2011 to regulate the activities of institutions that provide insurance services to workers in both public and private sectors. However, it should be noted all the existing social protection schemes that target the informal sector workers are implemented by the private sector institutions. In addition, the legislation promotes voluntarily membership on the side of informal sector workers compared to workers in private and government and private sector institutions where membership to pension schemes is compulsory. However, it was found out from the FGDs that none of the members had membership to a formal social protection scheme.

Previous studies have found out that voluntarism in making contributions towards insurance services does not lead to significant coverage for the categories previously excluded. Findings by World Bank (2017) show that majority of informal sector workers

in Uganda may still find it difficult to benefit from the available voluntary schemes due to a number of factors such as unpredicted incomes and high interest on loans that lead to inability to save, among others. In addition, 20 per cent of the respondents from the formal sector said that they would not contribute towards NSSF if contributions were voluntary (World Bank, 2017). It has been pointed out that for informal sector to formalise, they need to be provided with good and effective schemes that are comparable with those for formal sector (Handayan and Asian Development Bank argues, William, 2015).

The findings agree with Lwanga-Ntare *et al.* (2008) that the initiatives to extend social protection to the informal sector if not properly checked may lead to further fragmentation of policies. Apparently, the government has fragmented pieces of legislations that target different audience in its population. In addition, according to the NSPP (Republic of Uganda, 2015), the provision of social protection services is supposed to be undertaken by both the government and the private sector institutions. However, results of this study show that the private sector dominates the non-formal schemes. The elites in Uganda view provision of social protection for informal sector workers as a welfare approach that is unnecessarily promoting dependence (Greb, 2014; World Bank, 2017).

Furthermore, the findings of this study contradict the views by other scholars that recommend that access to social protection should be treated as a human right (Said-Allsopp and Tallontire, 2015). This study reveals that provision of services for informal sector workers is left to the market forces, implying that, the majority of the informal sector workers who are actually low income earners may not be in position to contribute

towards the required premiums. In addition, previous studies show that voluntary payments lead to continuous exclusion of the vulnerable groups (Holmes and Scott, 2016; World Bank, 2017). Besides, much as the respondents from NSPP states that “coverage of contributory social insurance be extended to formal and informal sectors”, the policy does not provide suitable practical strategies of reaching the informal sector. Effective legislation should therefore take into consideration the central role of the government in ensuring equitable access to the services by all workers but there is need for such commitment through legislation.

5.5 The extent to which access to Social Protection Influences the Institutionalisation of Informal Sector Workers in Uganda.

The vision of Uganda’s social protection policy is “provision of comprehensive social protection services to address risks and vulnerabilities” (Republic of Uganda, 2015). This commitment is geared towards the fulfilment of vision 2040 which stipulates the importance of addressing risks and vulnerabilities with special focus on age, gender, social orientation disaster exposure and climate (Guloba *et al.*, 2017). The questions asked help to explain whether the available services are available and accessible to all citizens irrespective of gender, income levels, geographical location, and nature of employment among others. Furthermore a discussion is made on the factors that determine access, gender inclusiveness and affordability and how each of these factors influences institutionalisation of the informal sector workers retrospectively.

Overall, the regression analysis in *Table 4.15* show that access to social protection has a significant positive influence on institutionalisation of the informal sector workers as determined by ($\beta = 2.54$; $p= 0.000$). Therefore, access to social protection has the

greatest influence on institutionalisation of informal sector workers at 25.4 per cent compared to the other three variables that were tested by the model.

The findings point to the fact that the informal sector workers are unable to access the available social protection services due to low incomes leading to inability to make the required contributions towards premiums. The study findings also reveal that universal coverage of social protection services is likely to lead to further exclusion due to linkages in form of corruption and lack of prioritisation of specific risks in the lifecycle that are faced by workers in different sectors. This study recommends that informal sector workers should be categorised and social insurance premiums should be subsidised to supplement universal provision of services.

5.5.1 Availability of social protection services

According to the findings, universal provision of social protection services particularly health insurance may not be the most appropriate strategy of delivering social protection services for informal sector because it is characterized by poor and inadequate quality service delivery. In consonance to these findings, the health care system is expensive, insufficient and does not meet the health needs of the population (Vision 2040). According to Holmes and Scott (2016) categorization of workers increases access to health insurance and the government should minimize exclusion gaps by purchasing or subsidizing premiums for low income informal sector workers.

In addition, the poverty reduction strategies used by the government are generalised and they do not address the factors that lead the specific categories of informal sector workers to remain under the trap of poverty. Thus, findings revealed that the strategies so far being implemented use a “generalization” approach and this limits prioritisation or

addressing specific needs of workers in the different sectors. Hence, findings do not conform to the recommendation of inclusion of all workers through categorisation of workers in order to attend to specific risks (Holmes and Scott, 2016). Use of the group approach could be helpful in integrating the different groups of workers who are previously excluded (Olivaer, 2009). In Namibia, all domestic workers that work at least half a day are by law supposed to be registered by employers so that they get membership to a social security commission (ILO, 2013).

The argument by interview respondent from the MoF and MoGLSD that the budget compels the government to prioritise infrastructural development and SCG for the elderly respectively is also an indicator that, to some extent, social protection for the informal sector workers is not prioritised and there is lack of general political on the side of the government. This in agreement with Guloba and *et al.* (2017) that whereas Uganda has social protection legislations in place, the funds allocated to social protection are still inadequate. Similarly, as observed by IDS (2008), lack of political commitment makes other spending priorities to overshadow spending for social protection. Oduro (2010) argues that social protection has long term effects on community development. However, findings reveal that social protection in Uganda is not yet viewed as a strong pillar in poverty reduction. Lwanga-Ntare (2008) maintains that social protection demands the attention of policy actors in order to prioritise social protection in resource allocation and consider it as a socio-economic development strategy.

In addition, the vast and diverse nature of the informal economy requires a diversity of innovative approaches to address the specific risks and shocks faced by workers thereby ensuring effective interventions. This is because heterogeneity of the sector does not only

show tendency to experience different shocks and risks in the lifecycle (Chen, 2008; PEP 2013) but it also reveals the different levels of ability to make contributions towards insurance schemes. For instance, workers in sectors such as agriculture have seasonal income compared to trade and transport that have access to daily liquid cash through the calendar year.

Previous studies contend that the diversity risks within and across the informal sector requires specific approaches. Samson and Kenny (2016) observed that the challenges in designing social protection interventions for the informal sector emanate from heterogeneity of the sector. Holmes and Scott (2016) recommend the need to recognize the importance of interplay between contributory and non-contributory benefits and to strengthen partnerships in service provision. This would probably bridge the gap between low and high income earners. However, as advanced by Robalino *et al.*, (2012), there is need to empower informal sector workers through skills building and provision of capital and employment to increase their ability in accessing the available social protection services.

Other scholars also contend that, the informal sector is broad and the precarious nature of the informal economy requires a diversity of approaches to address the specific needs of workers. The schemes should be flexible enough but tailored to address the different needs of specific categories of workers (RNSF, 2017). Meisner (2014), Handayani (2016) and Samson and Kenny (2016) recommended the need to develop social protection policies that address the different challenges of subgroups. However, they contradict findings by Cichon and Cichon (2016) that agitate for universal coverage and argue that introducing different schemes increases fragmentation of the national social

protection policy. Basing on the above findings there should be universal policies such as provision of grants or low interest loans to boost workers and enable them increase income but there is also need to promote schemes that address the specific needs of individuals within and across the different sectors.

5.5.2 Equity and Gender inclusiveness

The findings revealed that the existing empowerment programmes by the government exclude certain section of the society. For instance, youth mentioned that they were excluded due to age. Other factors leading to exclusion are tedious process of groups' registration, ignorance about the existing opportunities. In addition, exclusion in accessing social protection services is due to lack of awareness regarding available services and how they can be accessed, limited ability to subscribe to the available schemes.

In addition, much as the empowerment programmes by the government prioritise women, the interventions being promoted by the government do not pay attention to specific risks and shocks faced by women in the lifecycle. Instead, it was revealed by the majority of the interview respondents that the available options for informal sector workers are CHIs and NSSF but these contributory schemes that can be accessed on a voluntary level. Contrary to what Holmes and Scott (2016) and Thankur *et al* (2009) recommended, the empowerment programme and social protection in Uganda policy are not engendered. These findings also contradict the recommendation by Holmes and Scott (2016) that the design of social protection policies and programmes should be informed by gender and poverty vulnerability analysis in order to analyse the risks of both males and female and other cross-cutting issues such as disability, cultural barriers.

The findings from most of the interview participants revealed the existing options that of formal social protection schemes that can be accessed by informal sector workers are NSSF and CHI but these are contributory. These findings show that, the social protection policy fails to address the specific risks of women in the lifecycle such as increased access to maternity, child birth and old age schemes (Holmes and Scott, 2016; Handayani and Asian Development Bank, 2016). Findings further show that liberalization of pension scheme (as currently proposed) and universal access to health care may continue to deprive women of access to these essential services because they do most of the unpaid work, have access to income and are prone to unemployment. Handayani and Asian Development Bank (2016) equally observed that women have special health needs that are not included in the health care schemes. In addition, Bekoreire and Nangoli (2014) reported that proximity, structural and systematic factors deprive mothers of access to quality maternal health care. These findings therefore reflect the fact Uganda's social protection policy is gender blind.

Majority of responses from all the categories of respondents show that the structural challenges that put them at economic disadvantage are not addressed. These include cultural beliefs and practices, gender stereotypes, gender inequality in accessing paid work and lack of access to market among others. However, the social protection policy is limited in addressing the contextual factors that limit women from accessing social protection services. Similarly, PEP (2016) mentions that women in the informal sector are less likely compared to men be self-employed, own account and contribute most towards household work. Yet, they are at the base of economic pyramid where they are more vulnerable to risks. De Paz *et al.* (2014) reported that women and widows in

Uganda are more prone to risks and vulnerability that include working conditions, ill health including HIV/AIDS and loss of assets due to unfavourable weather. According to Holmes and Scott (2014), there is need for gender response reforms to increase coverage for risks faced by women and a gender sensitive delivery capacity.

5.5.3 Affordability of social protection services

Findings from the quantitative data and FGDs agree that the informal sector workers have low incomes with the majority surviving on less than a dollar per day. This implies that the liberalisation of pension schemes and the associated contributory schemes are not favourable for the majority of the informal sector workers. In addition, interview data also shows that the cash transfers are donor –dependent and not sustainable. Other studies have suggested both contributory and non-contributory schemes through institutionalisation to enhance the sustainability of schemes (ILO, 2020) although others but contributory schemes do not necessarily have significant coverage (Holmes and Scott, 2016) especially where there is low income coverage (Ceirrier, 2020).

According to Amuendo –Dorantes (2004), household poverty is a major determinant of the increasing household heads in wage employment in the informal sector. Limited capital for investment compels most of the workers to operate on a marginal scale (Chen and Sewa, 2001). Consequently, low incomes make it difficult for most of them to make contributions towards social protection schemes (Stuart, et al 2018). Pooling resources would be pertinent in promoting access to social protection schemes (Muiya and Kamau, 2013) but this is limited by the hostile economic environment that limits savings and investments. Handayani and Asian Development Bank (2016) emphasize empowerment of informal sector workers through training and increased ability to advocate for social

protection services. Therefore, for Uganda to have a sustainable social protection policy that covers informal sector workers, the focus should be on empowering the informal sector workers to thrive out of poverty to enable them contribute towards the available schemes.

Scholarly literature also recommends that, the state should intervene to provide social protection services to the poor population to address the challenges relating to affordability. For instance, Samson and Kenny (2016) reported that non-contributory health care has proved to be successful in Thailand. Furthermore, Cichon and Cichon (2016) recommend for universal health insurance cover for informal sector workers.

The finding that there budget constraints to fund social protection interventions also limit the government's capacity to implement social protection programmes for the diversity of workers in the informal sector. This concurs with Guloba (2017) who reported that, there are limited financial allocations for social protection and lack of harmonized commitment by the government to roll out cash transfers for SCG for the elderly.

CHAPTER SIX

CONCLUSIONS AND RECOMMENDATIONS

6.0 Introduction

This chapter discusses conclusions and recommendations. These have been presented in accordance to the study objectives.

6.1 Conclusions

Overall, social protection policy greatly influences the institutionalisation of informal sector workers by 17.5 per cent. This implies that social protection policy has a significant positive influence towards the institutionalisation of informal sector workers in Uganda as reflected by $R^2 = 0.175$; $F = 18.3$ and ANOVA^a ($P = 0.000$). Therefore, increasing access to social protection, designing more sustainable social protection programmes and increasing participation and consultation of the informal workers in the agenda setting process enhances the institutionalisation of workers. Exclusion of workers in the present social protection interventions discourages workers from registering their groups and business enterprises because there are no incentives to compensate for taxes and other charges encountered in the process of registration. The involvement and participation of workers in the policy process leads to prioritization of risks and shocks across the different sectors.

The dynamics of the agenda setting process of the social protection policy have a positive significant effect on institutionalisation of informal sector workers in Uganda as established by $\beta = 0.131$ $p < 0.028$. This implies that participation of the informal sector

workers in the agenda setting process has a positive influence on the institutionalisation of the informal sector workers. On the flip side, it can also be concluded that, the exclusion of informal sector workers in the agenda setting process of social protection policy is to a large extent responsible for non-institutionalisation of the informal sector workers in Uganda. Lack of involvement of the informal sector workers in the agenda setting leads to lack of prioritisation of the needs. In addition, although the informal sector workers have formed groups, they lack legal protection by the government. The workers in the informal sector are not exposed to government social protection plans and /or initiatives. As a result, few have access to social services due to lack of knowledge. Again, the workers lack a common voice that can enable them access social protection services. Therefore, most of the informal sectors workers do not have the motivation to register and pay taxes since there are no economic benefits accompanying registration.

The implementation strategy of social protection policy does not have a significant influence on institutionalisation of informal sector workers in Uganda as reflected by $\beta = 0.015$, $p < 0.809$. The Uganda social protection strategy promotes voluntary contributions for members of the informal sector. Apparently, individuals can make contributions towards NSSF and CHI. Ideally; this would be a sustainable strategy if workers are economically empowered to make contributions towards social protection schemes. The voluntary nature of the schemes does not also encourage majority of the workers to enrol for the schemes. However, experiences from the cash transfers like the case of SCG show that that the government heavily depends on donor funding and there is exclusion of the population below the age of 80 due to budgetary constraints. Therefore there is need to review the factors in the regulatory environment as well as promote

economic empowerment of the workers for enhanced ability to contribute towards the schemes.

The sustainability strategies of social protection policy have a significant influence on institutionalisation of informal sector workers in Uganda. This is reflected by the $\beta = 0.158$, $p < 0.07$ which shows that sustainability of social protection policy is positively and significantly related to the institutionalisation of the informal sector workers. Therefore, the sustainability strategies influence institutionalisation of the informal sector workers by 15.8 per cent. Thus it can be deduced that the institutionalisation of the informal sector workers improves with promotion of more sustainable social protection strategies that enhance capacity building of workers, pooling of resources and participation of workers in identifying their social protection needs and providing solutions.

Access to social protection to a greatest extent influences the institutionalisation of informal sector workers at 25 per cent as reflected by $\beta = 0.25$, $p < .000$. This implies that access to social protection has a positive significant influence on the institutionalisation of informal sector workers. Targeting informal sector work into registered institutions with social protection interventions has a high likelihood of motivating a significant number of informal sector workers to formalise their business enterprises. It also promotes categorisation of workers and prioritisation of their risks and shocks.

6.2 Recommendations

The findings show that the primary level of excluding informal sector workers takes place during the agenda setting. The informal sector workers hardly participate in identifying the priority risks and shocks and how they can be addressed. Even when consultations are held they are always “political” and findings do not promote the views of the

target beneficiaries. As a result, the interventions and programmes in place are irrelevant and they fail to address the priority needs of the informal sector workers. To avert this situation, assessment should precede formulation of social protection strategy for informal sector workers. An effective and sustainable social protection policy for informal sector workers should entail empowerment of workers to identify their specific risks and contribute solutions towards addressing them. Designing relevant interventions requires categorizing workers in homogeneous groups to enable addressing specific risks faced by workers in different sectors.

In addition, it is clear that due the low incomes among the informal sector workers, voluntary contributions will continue to promote exclusions unless workers are economically empowered. Thus, varying the interventions will be helpful in addressing the needs of the diversity of workers in the informal sector. For instance, universal coverage can be used to enhance access to for basic services such as health and education but at the same time specific categories of workers should be targeted basing on their specific risks. Subsidies can also be given to the poorest category of workers.

Findings show that social protection heavily relies on donor funding and budget allocations are always at minimal level. This affects the quality and sustainability of programmes. This study recommends that the informal sector workers should be empowered to boost their economic well-being through skills building and provision of grants and start-up capital. Workers should also be sensitized about the role of social protection in poverty reduction, how insurance services are managed and the benefits of membership to insurance services. This will enable them to appreciate the value of having membership to social protection schemes.

The findings show that there are other systemic limitations that discourage formalisation of workers such as bureaucracy, corruption and high costs of registration vis-à-vis the benefits of registration. The registration process should be made easy by using one stop point at the Sub County and reduction of registration fees and paper work. Provision of incentives should be provided to encourage workers to register their business enterprises. To increase awareness and increased ability of the informal sector workers to access social protection services, there is need to have a special office and qualified personnel with training in social protection from Sub County to Ministry Level that is charged with handling social protection issues of the informal sector workers.

The government should also engage non-state actors such as CSOs, donor community, NGOs and private sector to increase access to social protection for the informal sector workers. The CSO should be empowered to educate informal sector workers about social protection rights and build their capacity to advocate and lobby for services. The NGOs should be engaged in building the capacity of informal groups to overcome poverty and make regular contributions in addition to increasing their capacity manage their own interventions. Since social protection is need to mitigate risks across the lifecycle, the concept of social protection should be mainstreamed in all government programmes to raise consciousness about the need to mitigate risks and shocks and also avoid excluding certain categories of people.

Finally, findings show that if informal sector workers have access to sustainable social protection schemes, they will be in position to institutionalise. It is therefore paramount that the economic empowerment and poverty reduction programmes target different categories of workers in specific sectors in order to address the specific social protection

needs. In addition, needs assessment should precede the design of the programmes as this promotes prioritisation of specific needs for the diversity of workers. The social protection components should also be integrated during the programme design.

6.3 Suggested areas for further research

Literature reveals that power has influence in determining the activities of the subordinates. It is argued that the gate keepers can influence the policy direction and attract support from the minority and subordinate groups through exercise of power and authority. Further research is therefore required to establish the influence of patron-client relationships in influencing institutionalisation of informal sector workers.

There is a debate among scholars that informal sector workers should be empowered to increase their ability to contribute towards social protection schemes as a means of ensuring sustainable interventions. Other scholars argue that social protection is a human right and therefore the state should ensure access to services to informal sector workers. There is therefore need for a comparative study on “Productivist model” versus “Human Rights Approach” to social protection to establish the most appropriate approach for Uganda.

Literature also reveals that access to social protection has potential to increase savings and investment. A quasi experimental study is therefore recommended to determine the effect of access to social protection on savings and investment among the informal sector worker groups.

The results of this study show that women and youth have limited access to social protection schemes. There is therefore need to explore the relationship between

regulatory environment and gender inclusion in accessing social insurance services with reference to micro insurance schemes in Uganda.

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- F. Cohabiting
5. **HIGHEST LEVEL OF EDUCATION:** A. Never attended school B. Primary C. S1-S.4 D. S-5- S.6 E. Certificate F. Diploma G. Degree and above
6. **INDUSTRY** : A. Agriculture B. Transport C. Trade D. Artisanship
F. Service G. Production
7. **OWNERSHIP OF BUSINESS:** A. Self-employed B. Employed
8. **Number of dependants** A. 1-4 B.5-6 C. 7+ D. None

For Sections B-F, Please tick in the column/ numerical number that represent your views about each of the following statements. Strongly Disagree (SD) =1, Disagree (D)=2, Not Sure (NS)=3, Agree (A)=4 and Strongly Agree (SA)=5

| SECTION B: AGENDA SETTING AND SOCIAL PROTECTION POLICY | | | | | | |
|---|--|-----------|----------|-----------|----------|-----------|
| <i>S/N</i> | <i>Statement</i> | <i>SD</i> | <i>D</i> | <i>NS</i> | <i>A</i> | <i>SA</i> |
| 1 | I have contributed towards the process of adopting protection issue on the policy agenda | | | | | |
| 2. | The existing social policies by the government have prioritised the social-economic risks of informal sector workers | | | | | |
| 3 | Informal sectors are represented during the formulation process of social protection policies in my country | | | | | |
| 4 | I have attended a meeting where the government/NGO representative came to consult public about how to | | | | | |

| | | | | | | |
|---|---|-----------|----------|-----------|----------|-----------|
| | address to social shocks. | | | | | |
| 4 | As workers in the informal sector we have a platform to voice out our social –economic risks | | | | | |
| 5 | Policy makers have been responsive to social shocks faced by informal sector workers. | | | | | |
| 6 | Politicians are the only ones that determine what issues to be included on the policy agenda | | | | | |
| 7 | Informal sector workers can easily influence the political leaders to respond to social problems during the political campaigns | | | | | |
| SECTION C : IMPLEMENTATION OF SOCIAL PROTECTION POLICY | | | | | | |
| | <i>Statement</i> | <i>SD</i> | <i>D</i> | <i>NS</i> | <i>A</i> | <i>SA</i> |
| 1 | I understand how the social policy in Uganda operates | | | | | |
| 2 | The administration of social protection policy in Uganda enables the informal sector workers to appreciate the value of tax revenue | | | | | |
| 3 | The implementation of social protection strategies in Uganda empowers the low income earners to overcome risks that lead to poverty | | | | | |
| 4 | The current social protection policy addresses most of the social shocks faced by workers in my job industry. | | | | | |

| | | | | | | |
|---|---|-----------|----------|-----------|----------|-----------|
| 5 | The National social protection policy makes it easy for me to save for old age and other unforeseen challenges like disability and terminal illness | | | | | |
| 6 | The National social protection policy facilitates informal sector workers to save for unforeseen challenges such as disability or terminal illness. | | | | | |
| 7 | My group has received welfare support from the government | | | | | |
| 8 | The existing social protection encourages informal sectors workers to make regular contributions towards social insurance schemes | | | | | |
| SECTION D : SUSTAINABILITY OF SOCIAL PROTECTION STRATEGIES | | | | | | |
| | | <i>SD</i> | <i>D</i> | <i>NS</i> | <i>A</i> | <i>SA</i> |
| 1 | As a group we feel empowered to demand for social services from the government | | | | | |
| 2 | The government has at one time provided some social assistance to members of my group who have faced some social risks/shocks | | | | | |
| 3 | Our group has ever at one time received in kind/cash support from the government to improve the social welfare of members | | | | | |
| 4 | The informal sector workers are assured of protection against fraud and exploitation in case they would like to access social insurance services | | | | | |

| | | | | | | |
|---|---|-----------|----------|-----------|----------|-----------|
| | from private service providers | | | | | |
| 5 | The government has put a policy in place that compels the informal sector workers to contribute towards insurance and pension schemes | | | | | |
| 6 | NGOs make contribution towards sector workers in my community that face social shocks. | | | | | |
| 7 | I have received skills training from the government/ NGOs to enable me get regular income | | | | | |
| 8 | As a group of informal sector workers, we have received | | | | | |
| 9 | The strategy of social protection policy encourages informal sector workers to invest in asset accumulation. | | | | | |
| 10 | The governments guarantee safety of contributions for social welfare services from fraud and embezzlement | | | | | |
| SECTION E : ACCESS TO SOCIAL PROTECTIO INSTITUTIONALISATION OF INFORMAL SECTOR WORKERS | | | | | | |
| | | <i>SD</i> | <i>D</i> | <i>NS</i> | <i>A</i> | <i>SA</i> |
| 1 | The social protection policy in Uganda does not exclude majority women from accessing social insurance in equal measure | | | | | |
| 2 | Workers in the informal sector find it easy to access health insurance. | | | | | |

| | | | | | | |
|---|--|--|--|--|--|--|
| 3 | Informal sector workers can afford to pay for insurance services provided by private service providers | | | | | |
| 4 | My specific insurance needs are prioritised by the existing social protection strategies | | | | | |
| 5 | Informal sector workers have easy access to pension scheme | | | | | |
| 6 | In case of unforeseen circumstances such disability, illness or loss of employment, I can easily access some kind of social assistance from the government | | | | | |
| 7 | I have accumulated reasonable savings that can help me or my household in case of economic hardships. | | | | | |

SECTION E : INSTITUTIONALISATION OF THE INFORMAL SECTOR

| | <i>Statement</i> | <i>SD</i> | <i>D</i> | <i>NS</i> | <i>A</i> | <i>SD</i> |
|---|--|-----------|----------|-----------|----------|-----------|
| 1 | Organisation of informal sector workers into registered organisations builds workers' capacity to demand for social services from the government | | | | | |
| 2 | I can register my business enterprise if there are economic gains associated with registration | | | | | |
| 3 | Many workers in my sector workers are likely to get Tax identification numbers if if there are feasible gains accompanying taxation. | | | | | |
| 4 | Availability of social insurance by government/NGOs can be a good motivator for | | | | | |

| | | | | | | |
|----|--|--|--|--|--|--|
| | many informal sector workers to come out of the black market | | | | | |
| 5 | Registered business in Uganda are more likely to access cash/in-kind support from the government | | | | | |
| 6 | Organisation of informal sector workers into registered groups can increase their bargaining power for insurance services from private service providers | | | | | |
| 7 | Organisation of workers into registered organisation increases opportunity for women to access social insurance services | | | | | |
| 8 | Organisation of workers into registered groups can make it possible for informal workers to save for old age | | | | | |
| 9 | Organisation of workers into registered associations can greatly increase access to health insurance | | | | | |
| 10 | Organisation of workers into registered organisations has potential to enable the government prioritise the social insurance needs in my work industry | | | | | |

THANK YOU SO MUCH FOR YOUR TIME.

APPENDIX II: FOCUS GROUP DISCUSSION GUIDE FOR EXECUTIVE COMMITTEE MEMBERS OF CBOS

1. What are the common risks and shocks faced by informal sector workers in your industry?
2. How do the members in your industry protect themselves against themselves against social risks such as:
 - i) death, ii) Unemployment iii) loss of a job/ business or iv) accidents of any form?
3. What has been the common response by the government to the social shocks faced by workers in your industry?
3. What factors hinder your organizations of informal sector workers from accessing social insurance services?
4. How can the government facilitate workers in your industry to address risks that lead to vulnerability to poverty?
5. What are key factors that limit individual savings in your organization?
6. In practice, does the government involve informal sector workers in finding solutions to some of the social economic risks faced by informal sector workers in your industry? If yes, cite some of the incidences?
7. In your opinion, do you think the government has prioritised the social risks and shocks faced by informal sector workers in this country? Why/why not?
8. As a registered organization, what kind of services have your members received from the government?
9. What factors hinder informal sector workers from organising themselves into registered institutions?
10. What strategies should be used by the government to encourage majority of the informal sector workers to Organise themselves into registered organizations?
11. What should be done by the government to enable the institutions of informal sector workers access social insurance services as health and Pension?

APPENDIX III: INTERVIEW GUIDE QUESTIONS FOR DISTRICT CBO, NGO LEADERS AND DIRECTOR OF SOCIAL PROTECTION

What issues were considered in the formulation of the current social protection policies in Uganda? Which of the existing social protection policies address the common risks faced by informal sector workers?

- 1) How do the government /NGOs respond to the social shocks faced by informal sector workers in this country?
- 2) What factors hinder the organizations of informal sector workers from accessing social insurance services from private service providers?
- 3) Which categories of key stakeholders mostly influence in the formulation of social protection policies in Uganda?
- 4) How have the informal sector workers been involved in the formulation of social protection policies in this country?
- 5) In your opinion, do you think the government has prioritised the social risks and shocks faced by informal sector workers in this country? Why/why not?
- 6) What kind of services do informal workers receive from the government as a result of organising themselves into registered organizations?
- 7) What other strategies has the government put in place to promote protection of informal sector workers against risks and vulnerability?
- 8) How does the nature and quality of social services provided by the government influence the number of workers organising themselves into registered institutions?
- 9) Why do majority of informal sector workers shy away from registering their business and CBOs?

- 10) What should be done by the government/ NGOs to encourage all informal sector workers to Organise themselves into registered organizations?
- 11) What should be done by the government to increase access to social protection services for the excluded working groups in the informal sector, such as women and youth?
- 12) What should be done by the government to build the capacity of institutions of informal sector workers to access social insurance services as health and Pension services among others.

APPENDIX IV: INFORMED CONSENT DOCUMENT

Investigator

My name is *Bekoreire Mary Baremirwe* and I am a PhD *student* at Kisii University. I am researching on “*Social protection policy and institutionalisation of informal sector workers in Bugisu, Uganda*”. I am inviting you to participate in a research study.

Introduction

I am requesting you to participate in a research study that aims at generating information about the extent to which lack of / limited access to social protection interventions among the informal sector in Uganda. You have been selected as respondents because you are one of the key stakeholders has potential to influence the formulation process of social protection in Uganda. Please read this document and ask any questions that you may have before agreeing to participate in the study.

Purpose of Study

The purpose of the study is to establish the extent to which lack of access to social protection leads to non-institutionalisation of informal sector in Uganda. Apparently the current formal social protection schemes exclude informal sector workers. This study thus aims at establishing the extent to which this kind of exclusion leads to non-institutionalisation of the informal sector in Uganda.

This research may be published in whole as a book and in –part as an on-line paper article(s).

Study population

The target respondents in this study include 400 informal sector workers in registered CBO in Mbale, Namisindwa and Manafwa district, Senior District Community Officers (SDCOs) in the respective districts, NGOs working with CBOs in the target area and National NGOs advocate for social protection rights, ILO officer in charge of Social protection, Commissioner for Social protection and Director of Social protection (MOGLSD).

Description of the Study Procedures

If you agree to be in this study, you will be asked questions relating to access to social protection by informal sector workers. The discussion should take between 45 minutes to

1 hour. You will be involved in this study as a study respondent and you will be expected to answer the relevant questions.

There are no reasonable foreseeable (or expected) risks relating to your participation in this study.

There are no direct personal benefits relating to your participation in this study. However, in the overall, this study is expected to generate information that may guide policy makers in Uganda to formulate social protection policy for informal sector workers in Uganda.

Confidentiality

This study is anonymous. No information will be collected or retained about your identity.

The records of this study will be kept strictly confidential. All kinds of information in any report or published article will be made difficult to identify you.

Payments

There are no financial benefits attached to your participation in this study.

Right to Refuse or Withdraw

Involvement in the study is voluntary, so you may choose to participate or not.

The decision to participate in this study is entirely upon you.

You are free to refuse to take part in the study at any time. You may also withdraw from participating in this study at any time.

Right to Ask Questions and Report Concerns

You have the right to ask questions about this research during and after the exercise. If you like to access a summary of the findings of the study and if you have any further questions about the study, please feel free to contact me at any time. You can contact me using mobile telephone number 0772 636505 or by email: marywasike@gmail.com. If you like to access a summary of the results of the study, please contact me and it will be sent to you.

Consent

Your signature below indicates that you have been informed about this study's purpose, procedures and possible benefits and risks. You have also been given chance to ask questions and with clear knowledge and understanding but have decided to volunteer as a research respondent for this study

Respondent 's Name

(print):

Respondent 's

Date:

Signature:

Investigator's Signature:

Date:

APPENDIX V: INFORMED CONSENT DOCUMENT (FOR FGDs)

Investigator

My name is *Bekoreire Mary Baremirwe* and I am a PhD *student* at Kisii University. I am researching on “*Social protection policy and institutionalisation of informal sector workers in Bugisu, Uganda*”. I am inviting you to participate in a research study.

Introduction

- I am requesting you to participate in a research study that aims at generating information about the extent to which lack of / limited access to social protection interventions among the informal sector in Uganda. You have been selected as respondents because you are one of the key stakeholders that is affected or that has influence on the social protection policy.
- Please feel free to ask any questions that you may have before agreeing to answer questions regarding this study

Purpose of Study

- The purpose of the study is to establish the extent to which lack of access to social protection leads to non-institutionalisation of informal sector in Uganda. Apparently the current formal social protection schemes exclude informal sector workers. This study thus aims at establishing the extent to which this kind of exclusion leads to non-institutionalisation of the informal sector workers in Uganda.
- This research will may be published in whole as a book and in –part as an on-line paper article(s).

Description of the Study Procedures

- If you agree to participate in this study, you will be asked questions relating to access to social protection by informal sector workers. The discussion should take between 45 minutes to 1 hour. Your consent means that you are agreeing to be involved as a respondent and you are willing to answer the questions relating to this study.
- Participation in this study does not expose you to any unforeseeable risks.
- This study is expected to generate information that may guide policy makers in Uganda to formulate social protection policy for informal sector workers in Uganda. Please don't expect any personal benefits.

Confidentiality

The researcher will try as much to conserve your identity in the process of sharing findings of this study and all records will be handled in confidence.

Payments

You will only be provided with transport refund to compensate the expenses incurred in while travelling to attend the discussion.

Right to Refuse or Withdraw

- Involvement in the study is voluntary, so you may choose to participate or not.
- You are free refrain or withdraw from participating in this study at any one moment.

Right to Ask Questions and Report Concerns

- You have the right to ask questions about this research during and after the study. If you like to access a summary of the findings of the study and if you have any further questions about the study, please feel free to contact me at any time. You can contact me using mobile telephone number 0772 636505 or by email: marywasike@gmail.com. If you like to access a summary of the results of the study, please contact me and it will be sent to you.

Consent

- If you sign this document, it means that you have agreed to participate in this study after understanding the procedures and the effect of your involvement

Respondent's Name

(print):

Respondent's Signature:

Date:

Investigator's Signature:

Date:

Appendix VI: Research Permit



Uganda National Council for Science and Technology

(Established by Act of Parliament of the Republic of Uganda)

Our Ref: SS111ES

7th September 2018

Ms. Mary Bekoreire
Principal Investigator
Uganda Christian University
Mbale

Dear Ms. Bekoreire,

I am pleased to inform you that on **31/08/2018**, the Uganda National Council for Science and Technology (UNCST) approved your study titled, **Social Protection policy and Institutionalisation of Informal Sector Workers in Uganda. A Case of Selected Districts in Bugisu Region**. The Approval is valid for the period of **31/08/2018 to 31/08/2020**.

Your study reference number is **SS111ES**. Please, cite this number in all your future correspondences with UNCST in respect of the above study.

Please, note that as Principal Investigator, you are responsible for:

1. Keeping all co-investigators informed about the status of the study.
2. Submitting any changes, amendments, and addenda to the study protocol or the consent form, where applicable, to the designated local Research Ethics Committee (REC) or Lead Agency, where applicable, for re-review and approval prior to the activation of the changes.
3. Notifying UNCST about the REC or lead agency approved changes, where applicable, within five working days.
4. For clinical trials, reporting all serious adverse events promptly to the designated local REC for review with copies to the National Drug Authority.
5. Promptly reporting any unanticipated problems involving risks to study subjects/participants to the UNCST.
6. Providing any new information which could change the risk/benefit ratio of the study to the UNCST for review.
7. Submitting annual progress reports electronically to UNCST. Failure to do so may result in termination of the research project.

Please, note that this approval includes all study related tools submitted as part of the application.

Yours sincerely,

Hellen Opolot
For: Executive Secretary
UGANDA NATIONAL COUNCIL FOR SCIENCE AND TECHNOLOGY

APPENDIX VII: REC APPROVAL NOTICE

Telephones: General Line: 0393280584

E-mail: mrrhrec@gmail.com

In any correspondence on this

Subject, please quote: MRRH-REC IN - COM 067/2018



THE REPUBLIC OF UGANDA

MINISTRY OF HEALTH
MBALE REGIONAL HOSPITAL
P.O. BOX 921
Mbale - Uganda

MRRH-REC ACCREDITED BY THE UNCST, REGISTRATION NUMBER UG-REC-011

REC APPROVAL NOTICE

To: BEKOREIRE MARY BAREMIRWE
PhD of Public Administration and Public policy Student,
Kissi University Eldoret Campus
Principal Investigator.

Re: MRRH-REC OUT 067/2018: Social Protection Policy and Institutionalization of informal sector in Uganda: a case of selected districts in Bugisu Region"

Type: Initial Review
 Protocol Amendment
 Letter of Amendment (LOA)
 Continuing Review
 Material Transfer Agreement
 Other, Specify _____



Thank you for responding to our raised concern regarding the above application. I am pleased to inform you that at the 33rd convened expedited review meeting of Friday the 8th June 2018, Mbale Regional Referral Hospital research and ethics committee voted to approve the above referenced application which we received on 25th may 2018.

Approval of the research is for the period of the period of twelve months as indicated in the stamp.

As Principal Investigator of the research, you are responsible for fulfilling the following requirements of approval:

1. All co-investigators must be kept informed of the status of the research.
2. Changes, amendments, and addenda to the protocol or the consent form must be submitted to the REC for re-review and approval prior to the activation of the changes. The MRRH- REC application number (MRRH-REC OUT 067/2018) assigned to the research should be cited in any correspondence.
3. Reports of unanticipated problems involving risks to participants or other must be submitted to the MRRH-REC. New information that becomes available which could change the risk: benefit ratio must be submitted promptly for REC review.
4. Only approved consent forms are to be used in the enrollment of participants. All consent forms signed by subjects and/or witnesses should be retained on file. The MRRH-REC may conduct audits of all study records, and consent documentation may be part of such audits.

5. Regulations require review of an approved study not less than once per 12-month period. Therefore, a continuing review application must be submitted to the MRRH-REC eight weeks prior to the above expiration date indicated on the approval stamp. Failure to submit a continuing review application in a timely fashion may result in suspension or termination of the study, at which point new participants may not be enrolled and currently enrolled participants must be taken off the study.
6. The following is the list of all documents approved in this application by Mbale regional referral

| | Document Title | Language | Version | Version Date |
|----|---|------------|---------|--------------|
| 1. | Letter of introduction, from the principal investigator, and his institution of higher learning Dated 14th June 2018, and response dated 20th June 2018 | English | 3rd | 2018 |
| 2. | Study protocol Social Protection Policy and Institutionalization of informal sector in Uganda: a case of selected districts in Bugisu Region** | English | 3rd | May 2018 |
| 3. | Informed consent form participants information and informed consent | In English | 3rd | May 2018 |
| 4. | Data collection tools appendix 1: Use of questionnaire and key informants interviews guide on page 41-48 | English, | 3rd | May 2018 |

Hospital research and ethics committee.

7. You are required to register the research protocol with the Uganda National Council for Science and Technology (UNCST) for final clearance to undertake the study in Uganda.

Signed,




Assoc. Prof. Peter Olupot-Olupot MB.Ch.B, MPH, PhD.
Secretary General MRRH-REC

APPENDIX VIII : MAP OF UGANDA SHOWING BUGISU REGION

