Social Protection and Informal Workers in Africa

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Introduction

Social protection is increasingly gaining recognition as an effective mechanism to fight poverty across the world. It is now featuring in debates and development plans of both governments and nongovernmental organizations and this includes multilateral and bilateral institutions and the United Nations. Any reviews and evaluations being undertaken to look at the existing programmes indicate impressive results in the ability of the programmes to alleviate the poverty of many vulnerable groups. Individuals, households and communities targeted are improving their lives, providing food to families, sending children to school, meeting their health care needs and contributing to the economies of their communities and countries.

Unfortunately, in Africa, this awareness of the value of social protection and its potential to uplift the lives of citizens has not been matched with the development and implementation of policies and comprehensive programmes. The vast majority of men, women and children are not covered by any social protection arrangements. The formal sector has not increased in any significant way, with the numbers in the sector not increasing and the conditions of workers in the sector not improving. Not much attention has been directed towards the informal sector; a sector which, due to a variety of reasons, is growing rapidly but which remains unregulated and unsupported. A number of countries have attempted to implement some programmes targeting the informal and the rural sector workers, but these have remained small, mostly pilot programmes and not comprehensive in nature.

In a nutshell, this view represents the position of social protection in Africa and the situation in which the informal workers will be found. For purposes of this paper, informal workers will include a wide range of individuals that struggle to earn a living thorough unregulated work. While being aware of the arguments related to the various groups covered by definitions of the informal sector, informal economy or the rural sector, the paper simply looks at the group of people described in the Ouagadougou Declaration as those workers currently excluded from any social protection provisions.

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3 Olivier, M 2013 Presented at an (EC) African Social Protection Training Course Programme, organised by EC DEVCO/B3: 26 February, ISLP
This paper will briefly look at the challenges facing Africa, the informal workers, some social protection programmes in Africa, examples of programmes for the informal sector workers and advance some recommendations on the way forward.

**Africa, a continent with many challenges**

While it is true that social protection has gained considerable ground as a mechanism to fight poverty and improve the living standards of African people, and that many governments have shown an interest in moving the agenda forward; the development of policies and comprehensive programmes is still quite low. The reasons for this situation are partly historical but mainly due to spiralling poverty levels, increasing food insecurity, the unending man - made and natural disasters and the effects of HIV/AIDS.

**Poverty**

The poverty statistics for sub Saharan Africa are pretty grim. Between 45 and 50% of people in the region live below the poverty line with 300 million people living in extreme poverty and 700,000 children staring death before their first birthday. It is estimated that 40% of Africans in poverty live on less than 1 US dollar a day. In 2009, 22 of 24 nations identified as having "Low Human Development" on the United Nations' (UN) Human Development Index were in sub-Saharan Africa. In 2006, 34 of the 50 nations on the UN list of least developed countries were in Africa.

**Food insecurity**

The combination of the current global food crisis, the vagaries of weather and the effects of poverty have resulted in long periods of food insecurity across the continent.

The UN Food and Agriculture Organization estimates that 239 million people in sub-Saharan Africa were hungry and undernourished in 2010. Sub-Saharan Africa had the largest proportion of its population undernourished an estimated 30% in 2010, compared to 16% in Asia and the Pacific. Thus almost one in three people who live in sub-Saharan Africa were hungry, far higher than any other region of the world, with the exception of South Asia. Rather than improving, the situation is getting worse. Whereas there were 88 million malnourished people in Africa in 1970, this number had increased to 200 million by 2000 and 239 in 2010. Almost all the regions of Africa have become vulnerable to severe food shortages with parts of East Africa, such as the Northern part of Kenya, Ethiopia and Somalia falling into chronic food insecurity.

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6 [International Human Development Indicators](undp.org)


8 FAO, 2010
HIV/AIDS

HIV/AIDS has continued to have significant impact on the lives of communities and families across the world. Sub Saharan Africa has been affected the most as prevalence rates and deaths have remained high despite huge efforts put into mitigating the impacts of the pandemic. Recent UNAIDS data shows that an estimated 34 million people were living with HIV worldwide at the end of 2010, an increase of 17% since 2001. 22.9 million of these people were living in sub Saharan Africa. An estimated 2.7 million people were newly infected with HIV in 2010 although this figure is 21% less than the annual infection rate at the peak of the pandemic in 1997. The number of people dying of AIDS-related causes fell to 1.8 million in 2010, down from a peak of 2.2 million in the mid-2000s. The proportion of women living with HIV has remained stable at 50% globally, although women are more affected in sub-Saharan Africa, accounting for 59% of all people living with HIV.

Disasters and conflict

Natural and man-made disasters are occurring fairly regularly across the world. An Oxfam report (2012) indicates that more than 35 million people have to abandon their homes as a result of war, crime, political unrest, and natural disasters every year. There were over 14 million refugees at the beginning of 2008; the majority of whom were from the developing world. Natural disasters have more than doubled since the 1980s.

Shah (2010) observes that between 1990 and 2001 there were 57 armed conflicts in 45 locations around the world, most of them in Africa, killing an estimated 3.6 million people. Between 1980 and 2000, as many as 28 countries in sub-Saharan Africa went to war – either with their neighbours or internally. Long-running civil wars or instability have been associated with humanitarian crises in Southern Africa (Angola, Mozambique), East Africa (Ethiopia, Somalia, Sudan (South Sudan and Darfur), Central Africa (DRC, Rwanda, Uganda, Central African Republic), and West Africa (Liberia, Sierra Leone, Ivory Coast, Mali).

The impact of these disasters is always huge with life and property being lost but the impact is much larger in poorer countries. Oxfam contends that poor countries are four times as likely as rich ones to experience major conflicts that have far reaching consequences on the lives of citizens.

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9 UNAIDS World AIDS Day Report 2011
10 Oxfam website accessed on 25/03/2012
The Informal Workers

The informal workers constitute a large number of men and women working in unregulated work environments, often without any contracts, benefits or social protection provisions. As the difficulties in countries across the African continent persist, so too are the numbers of people that are pushed into the informal sector. The formal employment sector has not managed to grow, and in fact, it is shrinking in many countries. The combination of such factors as HIV/AIDS, conflict and disasters and food insecurity is pushing large numbers of people into the informal economy. The estimate is that 13.8% of the total working-age population is in the formal sector. While a number of reviews suggest that North Africa is better off than sub Saharan Africa, the events taking place in the region are fast eroding gains that had been made and pushing populations into desperate situations13.

It is estimated that informal employment accounts for 72% of non-agricultural employment in sub-Saharan Africa with self employment accounting for 70% of this figure and representing a greater share of the sector. Informal wage employment (covering casual labourers, domestic workers, undeclared workers and part-time or temporary workers) represents between 30 and 40% of non agricultural employment. Home based workers and street vendors are two of the largest sub groups of the informal workers representing between 10 to 25% of the non agricultural workers. Women make up the largest numbers in the informal sector, representing 84% of the non agricultural workers14.

Social Protection in Africa

Historically, forms of mutual support have existed in Africa for centuries. The majority of these were informal systems run by communities and kingdoms (but these were not homogenous)15. However, formal systems began to emerge in Egypt (under the Pharaohs) and the Islamic regions (through the waqf and the zakat systems). Communities in Central and Southern African countries had their own “formal” systems through pooled food storage mechanisms.

Formal provisions began to take shape with the arrival of European “travellers” and colonisers, starting with the Portuguese in 1486 and later by the missionaries. Colonisation then took over as efforts were made to urbanise/industrialise Africa and introduce the African to the money economy and, as Cecil John Rhodes said, “the dignity of labour”. It is generally agreed that social protection systems developed during colonial times mirrored those of the colonisers with French colonies receiving more than the British ones16. Because of proximity to Europe, North Africa developed formal programmes earlier than the sub Saharan countries.

13 Coleman R, 2011, Realising Decent Work and social protection for change, Solidair,


Up until the mid to late 1990’s, social protection was defined narrowly to refer to the ILO models of Social Security and the Safety Nets programmes. This view, however, started to broaden around 2000 to include three broad categories of social assistance, social insurance and the labour markets.

It is generally agreed that the issue of social protection gained currency following the African Union Ouagadougou Declaration of 2004; the sub-regional meetings that took place in Zambia and Cameroon in 2006, resulting in the Livingstone and Yaoundé Calls for Action; the 2008 national consultations held in a number of East, West, Central, Southern and Northern African countries, and the sub-regional consultations in Egypt, Uganda and Senegal\(^\text{17}\). Since then, Africa has seen the development of many new social protection programmes and the expansion of those already in existence. The World Bank estimates that there are social protection programmes or discussions to establish them in over 38 African Union member states with a significant number of these having been initiated in the last few years\(^\text{18}\). The majority of these programmes have been short term pilot programmes funded mainly by donor organisations, UN agencies and NGO’s.

An analysis of the type of social protection programmes being developed show quite some differences between regions mainly due to the historical past and the environment pertaining in those regions.

**Social protection in Southern Africa**

Every country in the region has a range of contributory social insurance schemes, most of which were developed during the colonial period. Any former British colony, for instance, will have a range of Public Assistance schemes. Social transfers such as old age pensions, disability grants and child grants, are not many in the African continent and exist in about ten or so countries - most of them in Southern Africa. South Africa and Mauritius lead in the range of provisions and the amounts of transfers provided. Efforts to establish broader social protection programmes exist in all the countries with a number of governments working towards developing social protection policies and frameworks. Two examples are provided here because they highlight different approaches being taken to introduce Social protection programmes.

The first is Zambia which leads the region in the number of pilot programmes carried out, starting with the Kalomo one in 2004 and followed by about eight or so others; all designed to test various aspects of transfers. The country is now scaling up its programmes to the national level and is incrementally improving its share of the budget going into social protection every year.

The second example is Lesotho were in 2004\(^\text{19}\) the government introduced the old age pensions programme. Quite impressive is that the programme started much against the advice of the international donors and it used local resources to roll out to older persons of age 65 for women and 70 years for men. This is an excellent example of political will.

\(^{17}\) Report of regional consultation meetings on Social protection, HelpAge International, 2008  
\(^{19}\) Nyanguru, A.C (2007) The Economic and Social Impacts of Old Age Pension on the protection of Basotho Elderly and their Households, paper presented at the Charlotte Mexeke Conference on the economics of social protection, South Africa
Social protection in East Africa

Sharing similar historical background, East African countries have traversed almost a similar path to that followed by Southern Africa where social insurance schemes do exist to cover those in employment. Public Assistance programmes also exist but are fairly small and there have been some efforts at developing policies and comprehensive programmes²⁰.

There have been three distinct patterns of social protection development in the region. The first is the approach that Sudan is taking where the traditional ZAKAT system of providing support to the needy has been scaled up as a government programme²¹. The programme now provides funds for Income Generation Projects apart from the regular welfare payments made to the needy. Second is the process that has taken place in Kenya where, taking advantage of a constitutional review process, social protection is now included in the constitution. The same can be said of the policies that are being developed that include the Mukukuta in Tanzania and the Vision Umurenge in Rwanda which are now guiding the countries in developing comprehensive social protection programmes. The third is the implementation of pilot programmes that are now being scaled up and increasingly being owned by the governments. Kenya, for instance, has now scaled up the Orphans and Vulnerable Children (OVC) programme throughout the country and the government is putting its own resources into the programme.

Social Protection in Central Africa

Social protection programmes in Central Africa also mirror those of the colonial masters, mainly Belgium and France. All the countries in the region have contributory social protection schemes for those in employment. Other than that, most of the countries have traditional support systems including the health support schemes (mutuelles de santé). A number of the countries had developed a range of non contributory schemes such as old age grants, but conflict has reversed almost all the gains that had been made. The region now lags behind when it comes to the development of the broader social protection programmes²².

Social Protection in West Africa

With a mixture of former French and British colonies, West Africa has a mixture of contributory and non contributory social protection schemes. Unfortunately, conflict has reversed a lot of the gains that had been made in a number of these countries. Be that as it may, there are some good examples of the development of broader social protection programmes. For instance, social protection frameworks and policies are being developed or exist in Sierra Leone, Liberia, Burkina Faso, Ghana, Mali and Senegal and small pilot programmes are being developed as a result of these strategies (Sierra Leone, Burkina Faso)²³.


²¹ Sudan Minister for Social Welfare, 2010, Interview by author in Khartoum


Ghana has two major programmes; the National Health Insurance Scheme, which had recorded an impressive 66.4% coverage of the population by June 2010 and the Livelihood Empowerment Against Poverty Programme (LEAP), established in 2008 which aims at reaching 164,370 households, representing the lowest 20% of the extremely poor households over a 5 year period. Burkina Faso is implementing one of the innovative programmes by providing food vouchers worth 1500 francs ($3) to poor and food insecure beneficiaries.

Social protection in North Africa

Social protection policies and programmes have been developed in the North African countries for centuries – some of them based on the ZAKAT religious system. Due to their proximity to Europe, countries such as Algeria, Tunisia, Morocco, Libya and Egypt have both contributory and non contributory social protection measures well in place. The “Arab Spring” has had a negative effect on the implementation of some of the schemes. Impressive progress that had been made in Libya, Egypt and Tunisia has suffered a major blow as some of the schemes have been disrupted.

Social protection programmes targeting the informal workers

While the social protection debate has risen and efforts in many countries are underway to introduce comprehensive programmes, not much progress has been made in addressing the needs of informal sector workers. This is so; even when the continent is witnessing a number of conditions which increase the numbers in this sector. Apart from the effects of poverty, HIV/AIDS, hunger and disasters, the mismanagement of the contributory schemes already in place means that even those that would have been protected, fall into the informal sector in their old age. Examples abound across the continent of pensioners that retire and the red tape that exists prevents them from accessing their pensions and thereby forcing them to languish in poverty or even die before ever receiving their pensions.

The other feature in Africa is the fact that programmes such as the food for work or work for cash have been implemented in many countries for a long time. Because of the challenges of targeting, the small size of the programmes and lack of continuity, these programmes have had insignificant impact into addressing the needs of the informal sector workers.

And yet, social protection is a human right as stated by Article 22 of the Universal Declaration of Human Rights:-

‘Everyone, as a member of society, has the right to social security’

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25 www.voanews.com/.../WFP-Vodafone-Project-Distributes-Food-Vouchers-by-Text-Message
26 Minister for Finance, Egypt, interview by author during the EU Roundtable on Social Protection, Morocco, 2011.
27 Universal Declaration of Human Rights, Art 22
Despite this slow progress in regulating protection for the informal sector, there are countries across the continent which are supporting programmes that target the informal workers. A few examples will be given below.

**Rwanda**

In Rwanda, the Vision 2020 Umurenge uses a traditional method of targeting, the “ubudehe”, a collective community process of dealing with issues and problems. It is national and reaches all the 30 districts of the country\(^\text{28}\).

One of the programmes targeting the poor is the “one cow per family” programme which was spearheaded by Rwanda’s First lady. The programme is home grown, introduced in 2008 and providing a cow per family\(^\text{29}\). The programme aims at providing cows to 257,000 of the poorest households in the country training and supporting them to produce milk for home consumption. The programme immediately provides assets to families and boosts nutrition and income through the consumption and sale of milk.

The other programme is the community health insurance scheme which is designed to make curative services affordable and accessible to those in the informal sector. This comprises sector-based health insurance schemes known as *mutuelles de santé* to raise revenues for curative health services. These are community-based health organizations that offer voluntary, non-profit health insurance schemes for the informal sector. They are formed on the basis of mutual aid and the collective pooling of risks at the local sector level for primary care, with larger pools at the district level for secondary care, and the national level for tertiary care\(^\text{30}\).

Put simply, this is a scheme in which all Rwandese can contribute and then obtain access to basic health services at any public health institutions throughout the country. Households pay annual premiums (standardized in January 2007 to the equivalent of US$1.81) per person, per year. The remainder of the funding comes from the government, other insurance schemes, NGO’s and development partners\(^\text{31}\).

**Burkina Faso**

According to a UNICEF report (2009), a number of the countries in West Africa that include Burkina Faso, Cape Verde, DRC, Ghana, Mali and Senegal have developed Social Protection strategies and plans in the last couple of years. Small pilot programmes are being developed as a result of these strategies and plans in addition to already existing formal and informal social security measures.

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\(^{28}\) Barientos et al, (2010) Social Assistance in Developing Countries, Brooks World Poverty Institute, The University of Manchester


\(^{30}\) Kayonga, C (2007) Towards Universal Health Coverage in Rwanda: Briefing Notes, Brookings Institute, Washington, USA

In terms of addressing food insecurity, Burkina Faso is providing food vouchers to beneficiaries in the informal sector. While the provision of food as a social transfer mechanism was being overtaken by the provision of cash, this method is gaining ground in recent years.

Supported by the United Nations World Food Programme (WFP), Burkina Faso launched its first food voucher programme, targeting 120,000 people in Ouagadougou in February 2009. The programme aimed at addressing food insecurity to urban poor who could not access food due to high costs of purchasing the food. The programme was also extended to Bobo – Dioulasso, Burkina Faso’s second largest city, bringing the total of those targeted to 180,000.32

Participants in the programme received vouchers worth 1,500 francs CFA, or about $3, which they could redeem in shops that have signed a contract with WFP for items such as maize, cooking oil, sugar, salt and soap with each family receiving up to six vouchers per month for six months.

By the end of February 2009, 80,000 vouchers had been distributed. 78,000 of these had been redeemed for goods worth US$ 230,000.33

With support from its partners (WFP and Vodafone), Burkina Faso is also experimenting on other forms of voucher distribution that include the use of mobile phones.34

The proponents of the use of voucher systems of social protection argue that the system is secure and does not require warehousing, it is cost effective with no storage or distribution costs, affordable, protects against inflation as the value of vouchers increase in line with increases in prices, empowers beneficiaries who will shop for themselves without being stigmatised, flexible as the processes can alter any time and can be scaled up.

Kenya
The example of Kenya is being given here because of the variety of programmes being implemented to address vulnerability of a number of groups that include the youth, older persons, children and pastoral communities.

In the last few years, Kenya has accelerated its focus on Social Protection and has taken steps to institutionalise the mechanisms that are being developed. Following the Livingstone and Yaoundé Calls for Action in 2006, the Government of Kenya (GoK), through the Ministry of Gender, Children and Social Development, initiated the process of developing a National Social Protection Framework. Through the support of development partners, including DFID and UNICEF, the government conducted national-level consultations that led to the development of a draft Social Protection Policy which was adopted in May 2012. One of the key recommendations of the Policy is to establish a legal framework for coordinating social protection activities at the national level. Once approved, a National Social Protection Strategy will be developed to operationalise the policy provisions.35

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32 IRIN, (2009) Burkina Faso: WFP expands food voucher distribution, IRIN
33 IRIN, (2009) Burkina Faso: WFP expands food voucher distribution, IRIN
34 www.voanews.com/.../WFP-Vodafone-Project-Distributes-Food-Vouchers-by-Text-Message
In August, 2010, the GoK came up with a new constitution in which Social protection is an important pillar. Section 43 (3) states:

“The state shall provide appropriate social security to persons who are unable to support themselves and their dependants”.

Sections 53 to 57b address the social protection provisions to children, persons with disability, youth and older persons36.

In its Vision 2030, Kenya provides for a social protection fund and has a range of flagship programmes aimed at meeting the needs of the poor.

It is within this framework that Kenya is introducing new social protection programmes and is expanding the existing ones in order to address the poverty needs of its people. A recent review has identified 20 programmes in the areas of cash transfers, food distribution, public works and grants. While the cash transfers are mainly pilots with substantial donor funding, the rest are home grown government driven programmes in which Kenya was contributing a substantial part of the budget37.

Some of the programmes being implemented include an OVC cash transfer programme supported by the Government’s own resources and which now has been scaled up to the national level. The other programmes being implemented include a comprehensive food subsidy programme implemented in Nairobi, Kisumu and Mombasa; an old age pension in 44 districts reaching more than 750 older people’s households in each district (total 33,000) with a monthly transfer of Ksh 1500 (US$ 18); The Home Grown School Feeding Programme (HGSFP), introduced in 2008 with support from WFP, aiming at feeding 550,000 children and the Hunger Safety Net Programme (HSNP) currently under implementation in four districts of North and Eastern Kenya. The HSNP is one of the significant social protection programmes aimed at reaching more than 66,000 households. By 2010, 50,000 households had been enrolled38. The Kazi Kwavijana (Jobs to the Youth) is a public works programme started in 2008 aiming at creating jobs for 232,911 youths.

The Kenya case highlights a number of milestones. Programmes are now being implemented within national policies and frameworks, including the country’s constitution. Government is increasingly taking over programmes from partners, introducing their own and making budgetary allocations for them. There is an increasing level of collaboration between the government and development partners. The Hunger Safety Nets Programme, for instance, is innovative in two ways – that it addresses the needs of vulnerable pastoralist households and uses a disbursement mechanism through Equity Bank and its trader agents, with biometric point of sale devices. This has enhanced access to basic financial services in areas where such services were absent.

36 Government of Kenya, Constitution, 2010


Traditional forms of Social Protection

The UNICEF report (2009) covering social protection programmes in West Africa suggests that there are very strong informal social protection programmes operated at community level in that region. Africa has to offer an abundance of examples of such programmes. In Southern Africa, for instance, the Chief’s Fields (Zunde raMambo in Zimbabwe), is a concept that ensured that food security for the poor members of society was guaranteed. There are examples also identified in Botswana and South Africa.

The Chief’s fields concept has seen some reintroduction in Swaziland where in 2004; the King directed that all the 360 Chiefdoms establish 3 hectare chief’s fields to cater for the needs of the OVC in the country. By the beginning of 2007, 339 chiefs had complied with the directive and a donor, JICA was also coming with funding to establish 0.5 ha fields in 320 chiefdoms. It is contended that the chief’s fields could cover the food requirements of the 81,253 OVC that had been registered in Swaziland by the by the end of 2007.

There is no evidence that this form of social protection, and indeed other traditional ones, have attracted the attention of many donor agencies. In their discussion paper, CSP, IDS & others, argue that the inability of those supporting the Social Protection initiatives to listen to the governments, intervening in programmes that the governments themselves identify, may be one of the causes why there has not been the expected increase in the number of programmes across the African continent.

A way forward

It is apparent that whatever efforts are being pursued on the continent to address the protection of informal sector workers have not managed to make a significant impact. The African continent is not poor and there is no valid reason why populations should continue to languish in poverty. This paper advances a few recommendations regarding the way forward in terms of developing comprehensive social protection programmes in Africa.

- African governments should take ownership of the development and implementation of social protection programmes as this will increase political commitment as well as increasing the ability to generate resources internally and from development partners.
- The informal sector is growing. Rather than ignore it, it is important to recognise its value in contributing to national budgets as well as a sector that absorbs and supports large numbers of people. It is a sector that should be regulated so that it is vibrant, safe and benefits both the individual and national aspirations.

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41 Ibid
While the practice of running pilot programmes should be accepted for the generation of learning and good practice, the continuous implementation of pilot programmes does not address the needs of beneficiaries. Programmes should be scaled up so that they benefit more needy people.

There is a tendency in Africa of running too many small programmes, in many cases located in different Ministries or even different Departments in the same Ministries. The argument here is that, in actual fact, this wastes resources since there is need to service those programmes. There is need to put small programmes together in order to maximise on the use of resources and in the process, supporting larger numbers of people.

At the root of some of the issues facing the informal sector workers are land ownership and land use. Turning a blind eye to the problems in this area will not address the inequalities that exist. In many countries, this issue is urgent and should be addressed to improve food security and create jobs in the agricultural sector.

Traditional social protection mechanisms have a role to play in addressing the protection of informal sector workers. These should be strengthened and where appropriate, scaled up to national levels.

Workers in the informal and rural sectors should be assisted to contribute to formal social protection mechanisms. Payment schedules can be made flexible so as to cater for the irregular incomes in these sectors.

In many cases, access to existing social protection mechanisms is limited by a sheer lack of awareness on the existence of such mechanisms. Both governments and the Civil Society fraternity has a role in creating awareness on which mechanisms are in place and how to access them.

The Civil Society Community is a partner and not a competitor of governments and should play a role in supporting the development and implementation of comprehensive social protection programmes.

The donor community is crucial in supporting programmes at the national level. However, that support should be based on national priorities and aspirations.

**Conclusion**

The case for the role of social protection in addressing poverty in Africa has been made and it is clear that the message has resonated with the agendas of many countries. It is also apparent that efforts are underway in many nations of Africa in finding ways to introduce social protection programmes. However, the continent is experiencing many challenges of poverty, HIV/AIDS, food insecurity, conflicts and disasters. These are conspiring in making the development of comprehensive national social protection programmes a very difficult task.

In the process, large numbers of people, especially those in rural and informal sectors, languish in poverty without adequate protection. There is need for concerted efforts from governments, with the support of donors and Civil Society Organisations, to develop policies and programmes that address the needs of all citizens. It can be done.