Access to Social Protection of Togolese Informal Sector Workers

Editor's Notes
The research updates featured below are taken from the study on social protection in the informal sector of the CBMS Togo Team led by Dr. Esso-Hanam ATAKE in the areas of Tokoin-Wuiti and Tsevie.

Similar to many developing countries in Africa, poverty is still a major concern in Togo. According to the report of SCAPE (2013), around 58.7 percent of the population lives below the poverty line. Some families cannot afford to pay for other basic services which makes them vulnerable to social risks. These risks such as old age, death in the family, and accidents or illness can be addressed through social protection programs. Given the existing social protection programs in Togo, many are not yet accounted for particularly workers in the informal sector. According to Agbovi (2009), Togolese social protection is defined as measures, both for public and for private, that protect individuals against vulnerabilities and social risks. The Strategic Document of Poverty Reduction (DSRP) mentions that the government aims to provide social protection that takes into account three main aspects namely insurance, safety and health at work, and assistance and management of poverty. The insurance and social protection aspects are being managed by the Caisse Nationale de la Sécurité Sociale (CNSS) for private and parastatal workers and the Retirement Fund of Togo (CRT) for public sector workers.

Despite the fact that there are existing programs in Togo to widen the coverage of social protection, many are still not included. Most of those not accounted for works in the informal sector. Informal sector in Togo consists of economic units whose activities take place outside the formal structures of supervision and control, and are therefore not included in the national accounts (Ministry of Industry, Trade and Development of Free Zone, 2000). Income generating
activities in the informal sector are classified into 10 categories including food processing, clothing/shoes, metalworking, wood treatment, crafts, construction, garage services, services, commerce/restore, and transport and others. The majority of the workers are engaged in commerce and clothing through wholesale and retail trade in particular. Technically, workers are considered to be part of the informal economy if their companies are not registered at CNSS, not in the trade register, not in the tax department, as well as those not in the center of business formalities. Others are also part of the informal sector if they do not have explicit contract and do not benefit from the social security contributions from their employers. In other words, people engaged in business which are not recorded by the tax authorities or those who avoid paying taxes.

The informal sector in Togo accounts for 84 percent of the population with an annual growth rate of 5 percent. In the main cities of Togo, many of the workers are in the informal economy. In Lome for instance, 83 percent are working in the informal sector (Auffret, 2011). One of the programs implemented in Togo which aims to cover all individuals to social protection is the compulsory health insurance implemented in 2011. But this program is only for civil servants, pensioners, and persons who need health treatment. Also, this only covers around 3.5 percent of the working population in the formal economy. In order to provide social protection to informal sector workers, Act No. 2011-006 was adopted by the Togolese National Assembly in February 2011 to provide social security to informal sector workers (Auffret, 2011).

Rationale behind CBMS in Togo
Due to the fact that data about workers in the informal economy is lacking, social protection programs involving these individuals are hard to implement. The government of Togo do not have data on employment in the informal sector, making it hard for local authorities to develop the appropriate development plans. Information about local poverty situation, vulnerability of employment, income, access to basic services, and employment of women and children are inadequate for program developers to account for them when creating new programs.

In 2014, the community-based monitoring system (CBMS) was introduced in Togo. The primary aim of CBMS is to establish a local monitoring system which captures different dimensions of poverty centered on gathering data on social protection. This will enhance the local database of the community especially about the informal economy. This data will be used as inputs in crafting appropriate development plans and aims to estimate the economic value of providing social protection to informal sector workers in Togo.

Before the start of the formal data collection, questionnaires are presented to individuals engaged in informal activities through focus group discussions. This was done in order to capture the appropriate information about those who belong to the informal economy. The questionnaires also cover information about the households, such as demography, education, and several characteristics like poverty, basic access to services, among others.

The CBMS census covers 7346 households in rural and urban sites in Togo. The urban site covers Tokoin-Wuiti while the rural site covers Dalave and Gblainvie in Tsevie. The questionnaire includes an assessment of the willingness to pay of the individuals to have access to social protection.

Results and Discussion
According to the data collected, about 85 percent of the population from Tokoin-Wuiti and Tsevie are involved in activities in the informal sector. A similar pattern is noted in most developing countries where informal employment is higher than the formal sector. Table 1 shows that a greater percentage of informal sector workers are present in rural areas than in urban. In terms of different sectors of the economy, it is noted that informal jobs are higher in trade, agriculture, and handicrafts representing about 77 percent of the informal sector population. In particular, agriculture contributes 20.1 percent to the population of the informal economy. This means that 1 in 5 workers in the informal sector come from the agriculture sector. Meanwhile, lower employment is noted for other sectors in the informal economy.

In terms of the socioeconomic characteristics of individuals in the informal sector, about 59 percent of them are women. Most of the workers in Tokoin-Wuiti are between 15-35 years old, while in Tsevie are between 36-60 years old for the rural population. On the other hand, 35.8 percent of the population in the informal sector had no formal education.

<table>
<thead>
<tr>
<th>Type of Job</th>
<th>Tokoin-Wuiti</th>
<th>Tsevie</th>
</tr>
</thead>
<tbody>
<tr>
<td>Proportion of Individuals Engaged in Formal Employment</td>
<td>17.8</td>
<td>14.4</td>
</tr>
<tr>
<td>Proportion of Individuals Engaged in Informal Employment</td>
<td>82.2</td>
<td>85.6</td>
</tr>
</tbody>
</table>

Source: CBMS Census in Togo, 2015

While Table 2 shows that half of the workers in Dalave and Gblainvie (in Tsevie) are unable to write and read. It can be noted that majority of informal sector workers in rural areas live with an average monthly income less than the guaranteed minimum wage - 77.2 percent and 53.8 percent in Gblainvie and Dalave, respectively. Furthermore, the table shows that only 1.5 percent of the workers have access to protection against natural disasters. In addition, the proportion of informal workers who have access to credits is also low at 13.4 percent.

Nevertheless, it is interesting to note that 90.9 percent of informal sector workers have revealed their interest to subscribe to a social protection service. More than half of the population of informal sector workers is interested to have occupational disease insurance, while 81.9 percent are interested in accident work insurance. Looking at the table, it is noted that a greater proportion of workers from the urban area give importance to social protection.

In terms of the willingness-to-pay (WTP) of Togolese informal workers to avail for the CNSS services, the data show that 94.4 percent are interested. Though many are willing, about 49.8 percent mentioned that they are only interested if the fee is not more than USD 2.55 per month. The low WTP can be associated to the fact that many would rather spend their money on food and other necessities than to social insurance benefits.

In particular, many informal workers are willing to pay to benefit from family allowances from CNSS. About 26 percent of the population ranked family allowance as the most preferred service that they would like to benefit from the CNSS. This is followed by health insurance at 21 percent and old age pension at 19 percent. Furthermore, a quarter of the informal workers in the agriculture/livestock/fishing and handicrafts sectors are willing to pay than those in the other sectors. Informal workers from trade, repair, and handicraft sectors in urban areas are more willing to pay for a social protection system than workers in rural areas.

In addition, the proportion of women informal sector workers (95.1%) who are willing to pay for access to CNSS is greater than that of men (93.8%). However, it is observed that even though women are more willing to pay, men are more willing to contribute a higher amount than women (4.93 USD vs. 3.55 USD). This can be attributed to the higher income of males than females. It is observed that the proportion of women working in the informal sector (45.6%) with a monthly income below the minimum wage is much higher than that of men (36.6%).

These findings are expected to be helpful in providing concrete proposals in order to cover the workers, whether from the informal or formal sector of the economy. The findings are also essential to know the kind of programs to prioritize and which sectors to include.

### Table 2. Indicators of Informal Employment

<table>
<thead>
<tr>
<th>Indicators</th>
<th>Tokoin-Wuiti</th>
<th>Tsevie</th>
</tr>
</thead>
<tbody>
<tr>
<td>Proportion of informal sector workers who are unable to write and read</td>
<td>23.1</td>
<td>52.4</td>
</tr>
<tr>
<td>Proportion of workers whose average monthly income is low than the guaranteed minimum wage</td>
<td>26.0</td>
<td>53.8</td>
</tr>
<tr>
<td>Proportion of workers who have access to protection against natural disasters programs</td>
<td>2.0</td>
<td>0.8</td>
</tr>
<tr>
<td>Proportion of workers who have access to credits</td>
<td>11.7</td>
<td>19.4</td>
</tr>
<tr>
<td>Proportion of workers who are interested in accident work insurance</td>
<td>76.3</td>
<td>91.5</td>
</tr>
<tr>
<td>Proportion of workers who are interested in occupational disease insurance</td>
<td>64.7</td>
<td>78.9</td>
</tr>
<tr>
<td>Proportion of workers who give importance to social protection</td>
<td>95.5</td>
<td>91.3</td>
</tr>
</tbody>
</table>

Source: CBMS Census in Togo, 2015
Strengthening collaboration among the De La Salle Philippines (DLSP), the City Government of Bago, and the CBMS Network

On March 29, 2016, members and representatives of the city council led by Bago City Mayor Ramon Torres and Vice Mayor Nicholas Yulo, community-based monitoring system (CBMS) enumerators, and other stakeholders attended a seminar to discuss the results of the CBMS census conducted in 5 barangays in Bago City held at the Bago City Community Center.

Teresita Barcoma, CBMS point person from the Balayan Social Development Office of the University of St. La Salle (USLS) provided an overview and the timeline of the said collaboration. Meanwhile, Engineer Edwin De Nicolas, City Planning and Development Coordinator (CPDC) of Bago City, served as the moderator during the discussion.

Ednelore William Torres, one of the USLS CBMS Team Members and also a faculty from the Department of Computer Science, presented the results of the completed 5 barangays. Apart from the 13+1 core indicators, he also provided additional information and maps related to disaster-risk reduction and management (DRRM). It included overlaying the location of vulnerable population such as the children, disabled, and women, among others in hazard maps. He also noted the importance of the connection of the data from the barangay-level to the city-level disaster-risk reduction (DRR) planning. This is considered as one of the top priority-programs of the local government of Bago City in Negros Occidental.

Meanwhile, CBMS Network Leader Dr. Celia Reyes discussed the use of the data processed from the CBMS census to enhance city-level DRR planning. She mentioned several applications which can be used to estimate food and non-food requirements during and after calamities. These applications are Inasafe and Websafe. Inasafe is a free software that produces natural hazard impact scenarios for better planning, preparedness and response activities. Meanwhile, Websafe, which is adopted from Inasafe, provides a web-based data analysis used for Project Noah sites in the Philippines.

Together with their city council, Mayor Torres and Vice Mayor Yulo reaffirmed the support of the local government in the expansion of the CBMS implementation to the other barangays in the city. This will help the government to establish a baseline data which will help in the formulation of development programs and initiatives of the local government.

Data Mining and Exploring Rich Policy Research Potentials of CBMS
In the afternoon of the same day, Dr. Reyes gave a lecture on CBMS for Research and Service Learning. USLS administrators, faculty members, and research personnel attended the lecture held at the Conference Hall in USLS. She provided a short overview on CBMS, policy research, and the current DLSP initiative on Service Learning that led to the implementation of CBMS in partner communities of selected DLSP schools. She also shared some of the policy researches conducted by the CBMS Network and the standard protocol for sharing and access of CBMS data. This is in line with the goal of the school in utilizing CBMS for further research in support of the DLSP agenda on poverty reduction, youth-at-risk, environment and/or disaster-risk reduction, and good governance.

TURNOVER. The CBMS official report on Barangay Dulao prepared by the University of St. La Salle (USLS) was handed to the local government officials of Bago City represented by Vice Mayor Nicholas Yulo and Dulao Barangay Captain Eliseo Carmona.
Kenya CBMS Team Starts Data Collection in Muthithi in Central Kenya

The Kenya Community-Based Monitoring System (CBMS) Team led by Dr. Diana Kimani completed the 4-day training of enumerators last March 10, 2016. The team finished the training of its team members which consists of 23 enumerators and 2 supervisors: Christine Wanjira from the Ministry of Youth Affairs and Stephen Mwangi from the Ministry of Planning. Meanwhile, Michael Murigi who is also a member of the CBMS Team was assigned as the third supervisor.

At the start of the training, from February 25 to 26, the enumerators went through an orientation about the Household Profile Questionnaires (HPQ) and rider questionnaire on youth employment and entrepreneurship (YEE). The team went through each of the questions and tried to interpret them in kikuyu dialect (native dialect in Kenya) for better understanding of the enumerators.

On the third day of the training, hard copies of questionnaire were distributed and tested in Maragwa (an area near the CBMS site). The enumerators interviewed several households and shared their experience in administering the questionnaires.

Some of the issues encountered during the testing of the questionnaires were the following: reluctance of some members to give details of their salaries, inconsistency in the information given by respondents, and the refusal of other households to be interviewed. Also, other enumerators needed to go back to some households since the several members of the households are only available at night. Based on the feedback from the enumerators, it was identified that accuracy of the information provided and availability of the respondents are the main challenges in the administration of the test census.

Meanwhile, the training of 25 enumerators and 2 supervisors using tablets happened on March 10, 2016. It was noted that many enumerators were eager to start the data collection because they will be using tablets. To familiarize themselves, enumerators practiced asking questions to each other, and tried to answer the question from the scan form. This activity was helpful in order to provide feedback to the questions that still needed clarification.

The Kenya CBMS Team officially started their data collection on March 30, 2016. The team targets to cover around 5,100 households in several areas in Central Kenya which include the villages of Muthithi, Gikarangu, Kagurumo, Kiahiti, and Mungu-ini. Furthermore, the team hopes to finish the census in May 2016. The information from the census is expected to provide a baseline data for effective local development plans and policy-making particularly on projects concerning youth employment and entrepreneurship in Kenya.
CBMS Philippines Network Holds Its 12th National Conference

Around 670 delegates composed of policymakers and program implementers at the national and local levels, as well as officials and representatives of development partner agencies, private corporations, non-government organizations and the academe attended the 12th CBMS Philippines National Conference with the theme Pursuing Meaningful Devolution Through CBMS. This year’s conference was held on February 29-March 2, 2016 at Crown Plaza Manila Galleria, Quezon City.

Leading the list of distinguished keynote speakers during the conference is Undersecretary Austere Panadero of the Department of the Interior and Local Government (DILG). Usec. Panadero discussed key programs of the government particularly of the DILG in support of fostering evidence-based policymaking at the local level, and the role of CBMS in these initiatives. The said agency is the lead partner of the CBMS Network in the Philippines in providing capacity building support to local government units in their implementation and use of CBMS.

Meanwhile, Undersecretary Ciriaco Lagunzad III of the Department of Labor and Employment (DOLE) presented the key policies and programs in order to provide social protection to workers particularly to the vulnerable groups among the population. Moreover, the Executive Director of the Philippine Center for Entrepreneurship (PCE) Mr. Ramon Lopez, and Director Jerry Clavesillas of the Bureau of Small and Medium Enterprises of the Department of Trade and Industry (DTI) dwell on the role of entrepreneurship in providing employment and sustainable livelihood opportunities.

In celebration of the 25th year anniversary of the implementation of the local government code in the country, the conference featured presentations and discussions on the achievements and challenges of devolution, and the role of CBMS in empowering local government units (LGUs) and communities in the process. The 3-day plenary event also tackled emerging issues, best practices and strategies in generating jobs through entrepreneurship development particularly for the youth, and in providing social protection for the informal sector.

One of the highlights of the conference was the presentation and discussion of the results and initial policy recommendations of the CBMS-PEP Partner led research studies on the said thematic areas using CBMS data which...
provided an opportunity for dialogue with key stakeholders at the national and local level in the country. Full details of the conference program and session presentations are available online at https://www.pep-net.org/program-12th-cbms-philippines-national-conference

The conference was organized by the CBMS Network-PEP Asia Office of the De La Salle University (DLSU)-Manila in partnership with the Department of the Interior and Local Government (DILG), the National Economic and Development Authority (NEDA) and the Union of Local Authorities of the Philippines (ULAP). This year's event was also supported by the United Nations Development Programme (UNDP)-Philippines, United Nations Children Fund (UNICEF), the Angelo King Foundation Inc. (AKFI), and the Microsoft Philippines.

Launching of the Many Faces of Poverty Volume 7

The 7th volume of the CBMS publication, Many Faces of Poverty, was launched during the 12th CBMS Philippine National Conference. Featured in this edition are findings on core indicators of poverty based on CBMS census data in 6 cities including Escalante, General Trias, Tacurong, Tandag, Tabuk, and Tanauan City.

The publication is a compendium of statistical tables and poverty maps based on the CBMS census conducted by local government units. This is the first of the series which drew data from the implementation of the CBMS Accelerated Poverty Profiling (APP) deployed for LGUs use in 2014, which uses tablets for data collection.

Carcar City bags top spots in the 5th CBMS-Philippines Special Awards for LGUs

The local government of Carcar City won the top spot in the 5th CBMS Philippines Special awards for LGUs as it won first place in the Best CBMS Photo as well as in the Best CBMS Advocacy Video.

Other winning entries for the Best CBMS Photo Category are the Municipality of Ramon, Isabela (2nd place) and Municipality of Kalibo, Aklan (3rd place). For the Best in CBMS Advocacy Video, the City of Tabuk placed 2nd while the Municipality of Padada, Davao del Sur ranked 3rd place. The winning entries may be viewed online at https://www.pep-net.org/12th-cbms-philippines-national-conference

The CBMS Special Awards for LGUs launched in 2012 gives recognition to good practices of local government units in the country in their implementation and use of CBMS for improving local governance.

KEYNOTE SPEAKER

Executive Director of the Philippine Center for Entrepreneurship (PCE) Mr. Ramon Lopez discusses the employment and livelihood opportunities through entrepreneurship.
2016 Annual PEP Conference to be held in the Philippines

Development researchers and practitioners from all over the world will gather at the 2016 PEP Annual Conference in Manila, Philippines from June 6 to 10, 2016. This year's conference with a theme Growth and Employment for Shared Prosperity and Social Resilience is expected to discuss some recent developments on poverty analysis and policy issues, as well as research findings from various initiatives.

With the help of the UK Department for International Development (DFID) and Canada's International Development Research Centre (IDRC), the 2016 conference is being organized by the PEP Asia and CBMS International Network Coordinating Team housed in Manila. Based on the global PEP initiative for Policy Analysis on Growth and Employment (PAGE) in developing countries, this annual meeting serves as an avenue for country teams to discuss their new findings with peers and experts around the globe.

The research findings of 33 projects from 24 different countries will be presented during a series parallel sessions and will cover topics on some policy issues related to growth and employment from June 6-7, 2016. The presentations will be grouped according to the research methods applied in each project: community-based monitoring system (CBMS), macro policy simulations, using CGE modeling tools and techniques (MPIA), microeconomic analysis and non-experimental impact evaluation (PMMA), and experimental impact evaluations (PIERI).

In addition to the peer-review and mentoring experience from distinguished experts, a training workshop will be conducted to share best practices for effective policy communication. It will be followed by individual meetings between PAGE grantees and PEP resource persons. Moreover, the schedule of the PEP Policy Forum is on June 8 where lessons about policy engagements to research uptake will be handled. At the end of the forum, the winners of the 2016 PEP Best Practice Awards will be announced. Afterwards, a closing dinner will be held.

The CBMS Network Updates is the quarterly newsletter of the PEP-CBMS Network. This work was carried out by the Angelo King Institute for Economic and Business Studies with financial support from the International Development Research Centre (IDRC) and the United Kingdom Department for International Development (UKDFID).

The Updates may be downloaded free from the Project's website: http://www.pep-net.org.

For inquiries, please write or call:
PEP Asia & CBMS Network Office
Angelo King Institute for Economic and Business Studies
De La Salle University-Manila
10th Flr. Angelo King International Center
Estrada cor. Arellano Sts., Malate, Manila 1004, Philippines
Tel No: (632) 2305100 loc. 2461
DL/Telefax No: (632) 526-2067
E-mail: cbms.network@gmail.com
celia.reyes@benilde.edu.ph

Celia M. Reyes
Editor-in-Chief

Rachelle Gladys M. Audar
Steffie Joi I. Calubayan
Anne Bernadette E. Mandap
Jasminda A. Quilitis

Researchers/Writers