

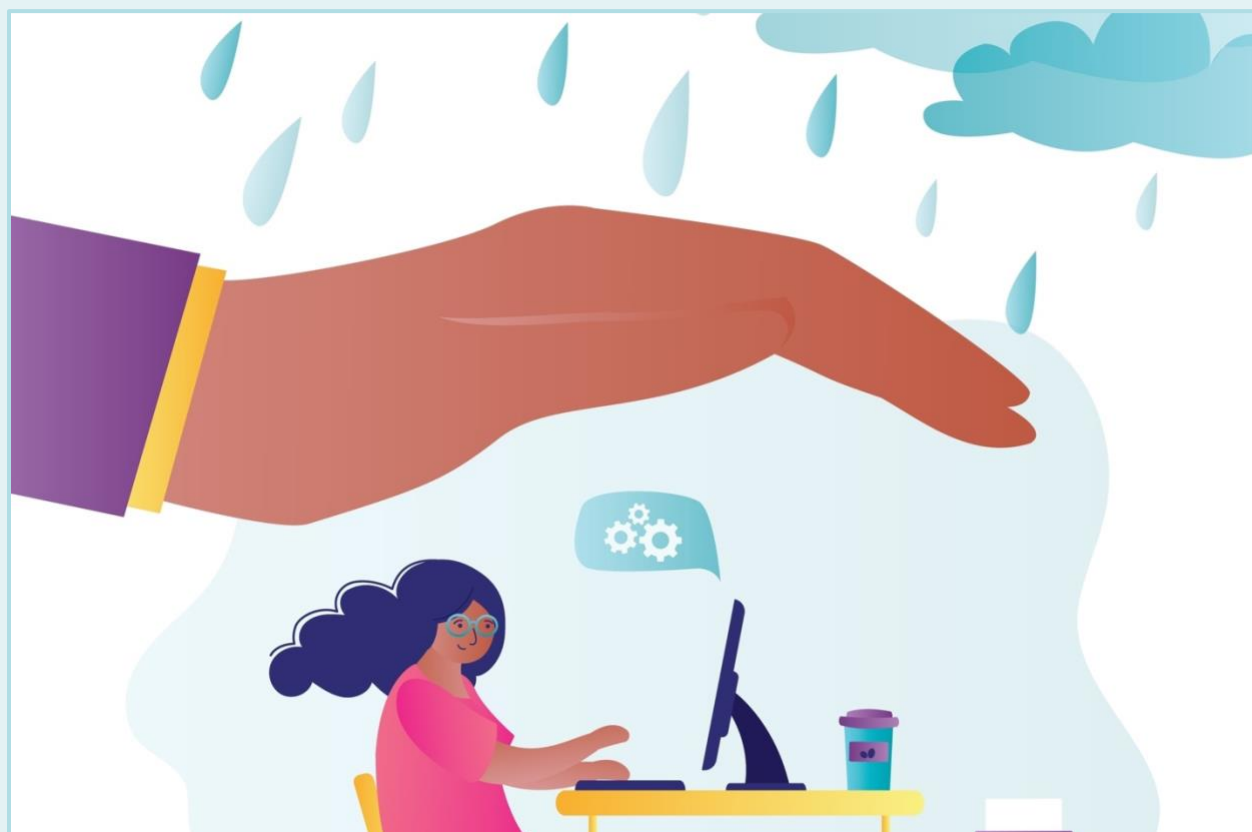
WORKING WITHOUT BORDERS

The Promise and Peril of Online Gig Work

Short Note Series #4:

From Informality to Inclusion

Harnessing public-private partnerships to enhance social protection coverage of online gig workers



This Short Note is part of a series based on the report [Working without Borders: The Promise and Peril of Online Gig Work](#) that aims to promote discussion among policy makers and practitioners on opportunities in online gig work.

Gig workers, including self-employed individuals, often find themselves in a "missing middle" when it comes to social insurance coverage. They may not be poor enough to qualify for social safety net benefits, yet they are not well-off enough to access formal social insurance programs designed for the formal sector. Key challenges to extending social insurance to the informal sector include the lack of "observability" of informal workers (meaning that it can be difficult to track their earnings and employment status) as well as low and volatile wages, which limits their ability to pay through traditional contributory social protection schemes.

Online gig platforms could be valuable allies for policymakers in efforts to identify and reach informal workers. These platforms' databases of existing gig workers, outreach capacity, and communications channels could be used to target these workers with information about social insurance programs. In addition, connecting informal workers to existing government schemes through well-designed and tailored programs that include financial (e.g., matching contributions) and unconventional incentives (e.g., access to trainings, credit/loans for laptops and internet), as well as automatic and flexible payments, may incentivize participation in social security schemes. Tripartite partnerships between governments, gig platforms, and the private sector, can further fill the gap for insurance offerings tailored to informal gig workers.

With a focus on developing countries, this note answers the question, "*how can policy makers leverage online gig platforms to extend social insurance to informal gig workers?*".

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1 Informality and low social insurance coverage among online gig workers

Online gig work,¹ although a relatively new form of work, resembles a long-standing trend of informality² in developing countries, albeit with a digital tool that serves as an intermediary. Online gig work includes tasks or work assignments performed and delivered online by workers, like image tagging, data entry, website design, or software development.³ The widespread adoption of digital technologies has led to an increase in online gig work in recent years, with the World Bank estimating that it now accounts for 4.4 to 12.5 of the global labor force.⁴ While gig work is not identical to informal work, it does share some of its features. Gig workers operate outside labor regulations, often lack adequate social protection coverage, and

¹ The term "gig" comes from the music industry and can be understood as a one-off job for which a worker is paid for a particular task or for a defined period. (Abraham et al. 2018). "Online gig work," specifically, refers to tasks that are performed using mainly digital tools and delivered remotely by workers, including tasks such as data entry, graphic design, and web development. It differs from "location-based gig work", in which tasks are also intermediated by digital tools, but are performed at a specified physical location (e.g. ride-hailing, delivery, repair services).

² The informal sector comprises economic activity that functions outside of official institutional frameworks: a heterogeneous set of workers in income, employment status, and sector of activities. (Handayani 2016).

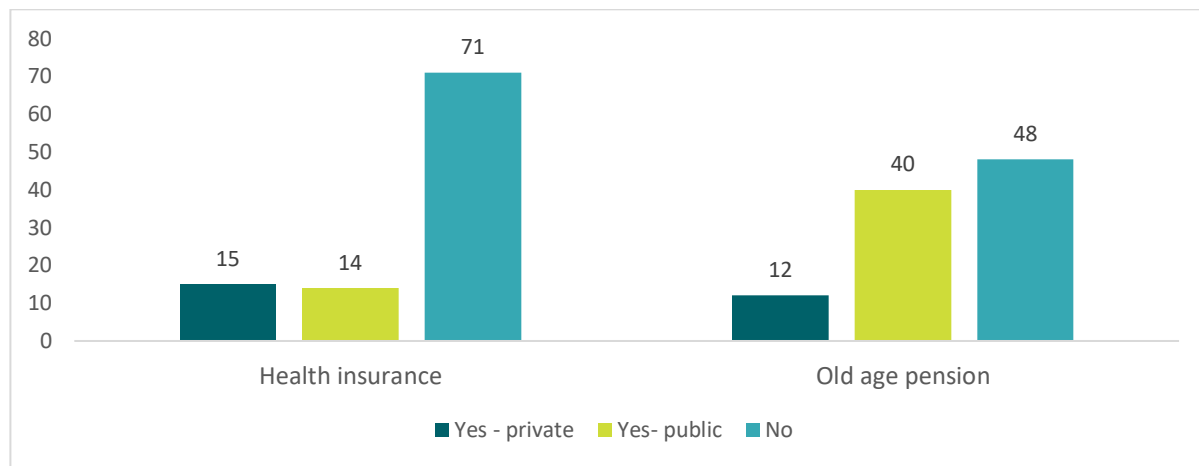
³ An ILO study lists 4 categories of online gig work – microwork, freelancing, competitive programming, and medical consultation (ILO, 2021b).

⁴ Datta, N. and Chen, R.: Working without Borders: The promise and peril of Online Gig Work, World Bank, 2023.

may face financial vulnerabilities. Consequently, gig work in developing countries should be examined within the overall labor market realities characterized by high levels of informality.

This note addresses the question: *how can policy makers leverage online gig platforms to extend social insurance to informal gig workers?* This note draws on insights from the World Bank report [“Working Without Borders: The Promise and Peril of Online Gig Work,”](#) a comprehensive report that addresses knowledge gaps in the growing online gig economy. Specific mechanisms through which governments can partner with online gig platforms to expand social protection to informal sector gig workers are proposed. While the primary focus is online gig work, the note also showcases examples of successful public-private partnerships between governments and location-based gig platforms.⁵ The cross-border nature of online gig work poses distinctive challenges on contribution collection, equitable benefit payments, and social security administrative processes.⁶ Thus, examples from location-based platforms may illustrate the potential for similar collaborations to be replicated for online gig platforms.

Figure 1. Do you subscribe to health insurance and old age pension?



Source: Workana survey

Gig workers, including self-employed individuals, often find themselves in a "missing middle" when it comes to social insurance coverage.⁷ They may not be poor enough to qualify for social safety net benefits, yet they are not well-off enough to access formal social insurance programs designed for the formal sector. Consequently, social insurance coverage among gig workers is generally low. Approximately half of gig workers on Workana⁸ do not subscribe to a pension scheme, with higher non-coverage rates in countries such as Venezuela (73 percent). On Truelancer,⁹ nearly 60 percent of gig workers lack health insurance, while 30 percent have publicly provided coverage and only 15 percent have private insurance. In Nigeria, three-quarters

⁵ Location-based gig platforms are digital platforms that allocate work that is tangible and/or delivered to a client in a physical location, (i.e. taxi, delivery, domestic care and home services, for example, Uber, TaskRabbit, etc.)

⁶ Although cross-border challenges to formalization apply to all types of gig platforms, they are more complex for online gig work. But regardless of the differences between online gig work and location-based gig work, solutions to address these shared challenges can help inform strategies to increase formalization among both groups.

⁷ Guven et al. (2020).

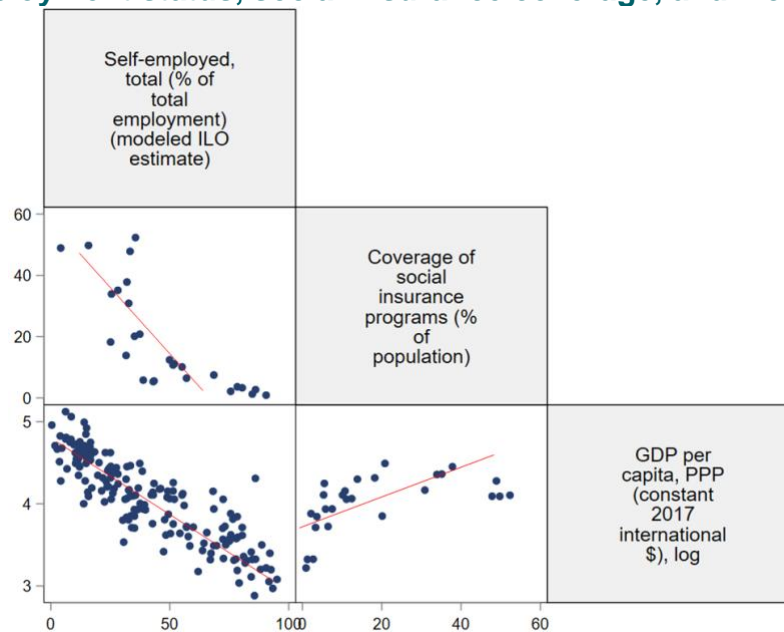
⁸ Workana is a Latin American freelance platform. Founded in Argentina in 2012, Workana focused on the Spanish-speaking world for the first 7 years of its existence but expanded to South-East Asia (SEA) in 2019. Currently, it has over 2.6 million freelancers. For more information, visit <https://www.workana.com/about>

⁹ Truelancer is a freelancing platform in India with over one million registered users. For more information, visit <https://www.truelancer.com>

of gig workers do not subscribe to a pension scheme. As a benchmark, globally, about 70 percent of the world's population lacks social insurance coverage.¹⁰ In addition, many gig workers have low financial resilience, making them more vulnerable to health-related emergencies or adverse economic shocks. For example, in Indonesia, only 34 percent of gig workers have precautionary savings, and around 60 percent of them are struggling to meet their financial obligations.¹¹

The challenge of low social insurance coverage in low-income countries is intricately linked to the broader issue of informality. Figure 2 visually depicts the relationship between self-employment (including gig work), social insurance coverage, and per capita incomes across different countries. There is a negative correlation observed between social insurance coverage and income levels. This correlation can be attributed to high levels of informal self-employment, which can contribute to lower social insurance, as individuals struggle to afford insurance premiums given their low earnings.

Figure 2. Employment status, social insurance coverage, and income



Source: Team analysis using World Development Indicators (WDI) and The Atlas of Social Protection - Indicators of Resilience and Equity (ASPIRE) data.

Note: Coverage of social insurance programs shows the percentage of the population participating in programs that provide old age contributory pensions (including survivors and disability) and social security and health insurance benefits (including occupational injury benefits, paid sick leave, maternity, and other social insurance).

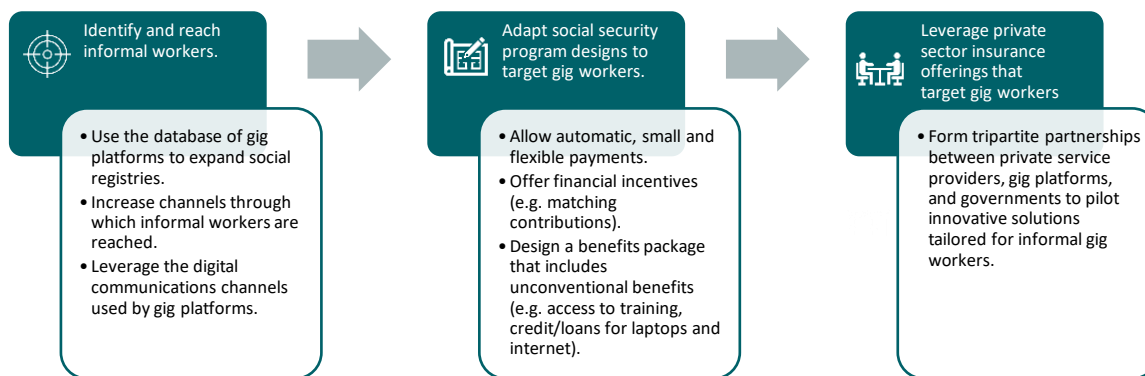
¹⁰ ILO (2017).

¹¹ Medina, Ilsa, and Tanya Adi Putri. Forthcoming.

2 How can gig platforms be leveraged to expand social insurance coverage and tackle informality? The promise of public-private partnerships

Online gig platforms could be valuable allies for governments to reach gig workers and connect them with social insurance coverage. According to a World Bank survey in Indonesia among gig workers, lack of knowledge of program benefits and eligibility, and perceived inability to pay contributions are the two most cited reasons for non-participation in social security schemes.¹² Considering the barriers gig workers face in accessing social insurance coverage, the following section proposes three mechanisms through which public-private partnerships with gig platforms can help expand social protection coverage and help tackle informality. These include: (i) identifying and reaching informal workers through gig platforms; (ii) adapting social security program designs to target gig workers; and (iii) leveraging private sector insurance offerings that target gig workers (see Figure 3). A summary can also be found in Table 1.

Figure 3. Mechanisms to leverage public-private partnerships with gig platforms to increase social insurance coverage and tackle informality



2.1 Identifying and reaching informal workers using the database and digital communications channels of gig platforms

A key challenge to extending social insurance to informal sector workers is the lack of “observability”¹³ of the informal sector. Identifying and reaching informal workers proves challenging as they are not formally registered within social security systems. This is because the entry point to register into these systems is often formal employment, with some informal sector workers even lacking the necessary documentation to validate eligibility for social assistance programs.¹⁴ Gig workers may be easier for policymakers to identify and include in schemes for

¹² A survey regarding the participation of informal sector workers in the old-age saving scheme in Indonesia was carried out by the World Bank during the period of March – April 2022. A total of 4525 responses were obtained from the country’s 34 provinces. Weighting protocol, using the National Labor Force Survey, was applied to create nationally representative data. The survey mainly targeted informal sector workers which includes self-employees, business owners without paid workers, unpaid workers, as well as employees of micro and small enterprises. *Source: Meidina and Adi Putri (Forthcoming).*

¹³ The observability of the informal sector refers to the ability to measure and track the activities and workers in the informal economy.

¹⁴ ILO (2021a).

self-employed workers, as compared to most other informal workers. This is because gig workers have a platform identity and use digital payments, leaving a digital trail that can facilitate their gradual transition into formalization. The higher visibility of gig workers makes platforms a potential entry point for policymakers seeking to reach, regulate, and provide social coverage for informal workers. The following are proposed mechanisms through which gig platforms can be leveraged to identify and reach informal workers:

- **Using the database of gig platforms to expand social registries from which vulnerable gig workers can be routed to relevant public social protection schemes.** By capturing identifying information, gig platforms could serve as intermediaries for social registries,¹⁵ linking eligible individuals to existing social protection programs. India's *e-Shram* portal shows an example of how self-employed workers, including gig workers, can be included in a comprehensive national database to facilitate last-mile delivery of social protection schemes for unorganized workers.¹⁶
- **Increasing channels through which informal or low-income workers are reached, using technology and digital tools:** Digital technologies can promote participation in social security schemes by seamlessly facilitating multi-channel contributions (web portals, banking correspondents, merchants, mobile apps, etc.), an opportunity that governments in some countries have taken advantage of. Kenya's National Social Security Fund (NSSF) launched Haba Haba in 2019 to extend social security coverage to informal sector members, enabling registration and contributions to be done through mobile phones.¹⁷ Haba Haba allows savings of at least Ksh 25 per day, with the option to withdraw 50 percent after 5 years of consistent contributions.¹⁸ In Mexico, *AforeMovil*, the retirement app developed by Mexico's National Commission of Retirement Savings in collaboration with the country's retirement savings funds (*Afores*, in Spanish), is also a new channel through which informal or low-income workers can contribute to their retirement through their smartphone.¹⁹ Taking advantage of these digital channels is a key opportunity that governments, in partnership with gig platforms, can consider. All gig workers have access to digital devices and have some level of digital skills. They already possess a digital identity on the gig platform they work on. Besides, they often have some level of familiarity with digital payment methods that they use to receive payment for tasks performed on the platforms. This makes them easier to reach through digital channels offered by governments, such as *AforeMovil* and *Haba Haba*.
- **Leveraging the digital communications channels used by gig platforms can further enhance government efforts to reach informal workers and influence their decision to join or contribute to a social security scheme.** Behavioral economics,²⁰ a hybrid between economics and psychology, offers important tools to facilitate individuals' decisions to join or contribute to a social security scheme by tackling psychological barriers, such as lack of attention span or procrastination. For example, using timely

¹⁵ Digitalized social registries serve as an effective means to expand coverage and provide access to a wide range of social security benefits. These registries are information systems that facilitate outreach, registration, eligibility determination, and coordination of multiple social programs. They play a dual role, acting as both inclusion systems and information systems, streamlining administrative processes and avoiding duplication of data collection.

¹⁶ <https://eshram.gov.in>

¹⁷ <https://www.nssf.or.ke/haba-haba-na-nssf>

¹⁸ See <https://www.nssf.or.ke/haba-haba-na-nss>

¹⁹ Additional operations that can be conducted through the *AforeMovil* account include opening a retirement savings account, transferring to a new retirement savings fund, among other actions. See <https://www.gob.mx/aforemovil>

²⁰ Behavioral economics, a hybrid science between psychology and economics, uses tools to help people overcome psychological barriers that prevent them from fulfilling their intentions, such as saving for retirement. For more information on behavioral pilot interventions conducted in Latin America through the IDB's Retirement Savings Laboratory, see Azuara et al. (2021).

messages to encourage actions like saving for retirement—known as behavioral nudges or reminders—is a cost-effective method. This only requires having suitable communication channels and crafting appropriate messages to prompt the desired behavior change. For instance, a massive AforeMovil app push messaging pilot experiment, albeit not exclusively among gig workers, led to a 16 percent increase in accumulated savings after 9 months.²¹ Thus, pairing behavioral economics tools with the digital communications channels offered by online gig platforms is an important opportunity to reach more informal workers and influence their decision to join a social security scheme. In this sense, online gig platforms can be key partners, as they have the technological capacity to conduct extensive outreach activities and customize messaging (e.g. use behavioral nudges)²² that could be used to encourage gig workers to participate in social security programs. A case of how gig platforms can work jointly with social security authorities to send behavioral nudges is in Mexico, where the National Commission of Retirement Savings conducted a massive campaign to incentivize DiDi²³ drivers and couriers to register and/or save for retirement using the AforeMovil app.²⁴

2.2 Adapting social security program designs to target gig workers and increase enrolment in government schemes.

The design of social security schemes often does not cater to the needs and preferences of gig workers. As informal workers typically have low capacity to contribute due to low and volatile wages, traditional social security designs often exclude these types of workers.²⁵ ²⁶ For instance, in Chile and Peru, the minimum possible contribution to pension systems is equivalent to 10 percent of the minimum wage, a design that limits savings options for self-employed and low-income workers with volatile incomes.²⁷ Ensuring program designs adapt to the workers' realities is essential to ensure higher enrolment rates. A simple choice experiment in Indonesia, which identified potential incentives to increase workers' participation in an old-age savings program²⁸ reveal the importance of program design in ensuring participation. The experiment reveals that subsidization (e.g. matching contributions) and allowing more frequent payments make retirement schemes more appealing to gig workers and low-income workers.²⁹ In addition, gig workers are more likely to participate when a combination of flexible contribution, matching contribution, and higher contribution rates are offered, implying that the careful design of schemes may be needed to increase enrolment. Considering the design dimensions referenced in this

²¹ Azuara et al. (2021).

²² A nudge is any form of choice architecture that alters people's behavior in a predictable way without restricting options or significantly changing their economic incentives. See Thaler and Sunstein (2008).

²³ DiDi is a Chinese mobile technology platform with a wide range of services (ride-hailing, taxi-hailing, food-delivery, etc.) across markets including Asia-Pacific, Latin America and Africa.

²⁴ Forbes Mexico (2021).

²⁵ IMF (2021).

²⁶ ILO (n.d.).

²⁷ To address the low contributory capacity of informal workers, several countries have embedded incentives by creating matching contribution schemes that subsidize the pension contributions of middle- and low-income informal workers. For instance, Colombia implemented the Complementary Economic Benefits social security system (known as BEPS), a voluntary pension scheme for low-income workers that provides a 20 percent subsidy on an individual's accumulated contributions. Similarly, Peru's Social Pension System is a voluntary scheme for workers in microenterprises (earning up to 1.5 times the minimum wage) and their owners who are not yet affiliated with the national pension system. Similarly, in Rwanda, the Ejo Heza Long-Term Saving Scheme provides a voluntary defined contribution plan with targeted incentives catered to informal sector workers.

²⁸ The survey asked four experimental questions, and in each question, respondents were offered two hypothetical old-age savings scheme packages: (i) Savings A with a monthly contribution of 20,000, a fixed once a month payment frequency, and savings bonus of IDR 10,000 per month for the first 5 years; (ii) Savings B with a monthly contribution of 40,000, smaller payment amounts with more frequent payments, and a work-injury and life insurance contribution worth 16,800/month bonus for the first 5 years; (iii) Neither.

²⁹ Datta et al. (2023).

Indonesia experiment, partnerships with gig platforms can be leveraged to offer social security schemes that incorporate key design elements:

- **Automatic, small and flexible payments linked to gig platforms' payment systems can further facilitate contributions to social security schemes by gig workers.** In line with the findings from the Indonesia choice experiment, a pilot intervention in Peru with Cabify couriers suggests that incorporating automatic and flexible payment schemes into program designs can incentivize participation, with low opt-out rates. This pilot allowed delivery couriers to automatically save a percentage of their weekly earnings.³⁰ This approach was more financially manageable for couriers during weeks with lower earnings, with 18% opting in, and only 3.3% opting out after four months.³¹ Such integration can enable automatic deduction and transfer of social security contributions from the earnings of gig workers, ensuring their participation in the social protection system or savings schemes (e.g. Cabify Peru). Indonesia also provides an example of using automatic and flexible payments, where motorcycle and taxi platforms such as GoJek³² and Grab are mandating a small automatic deduction for work accident and death benefits from the workers' and passengers' e-wallets for the length of the trip.³³ Although neither the Indonesia nor Cabify programs aimed to facilitate contributions to social security schemes, a similar strategy could be used for government systems. Gig platforms could help collect and transfer contributions to the right social security organizations, making sure more gig workers are covered.
- **Financial incentives, such as matching contributions may encourage more gig workers to participate in social security schemes.** An example of how to leverage matching contributions is the Malaysian Government's collaboration with Grab,³⁴ a large location-based digital labor platform. Through this partnership, an additional 5 percent matching contribution was provided by Grab to its Gold and Platinum-tier drivers who register with *i-Saraan*,³⁵ the government's retirement savings scheme for self-employed workers. To further incentivize participation, in 2010-2013, the Government provided a matching contribution of 5 percent, subject to a maximum limit, which increased to 10 percent in 2014-2017 and 15 percent in 2018. As of 2022, 10.7 percent of all self-employed workers were registered with *i-Saraan*. In addition, Malaysia's Social Security Organization (SOCSO) offers employment insurance to self-employed individuals through the Self-Employment Social Security Scheme (SESSS). Another initiative by the Malaysian government to incentivize participation in social security schemes tailored specifically for gig workers is the *PenjanaGig* program, a matching grant of up to 50 million MYR for gig economy workers registered with the Malaysian Digital Economy Corporation (MDEC) in which the government provided a 70 percent matching contribution for a one-year subscription to one of SESSS's plans. Workers would therefore only be required to pay 30 percent of the total contribution.

³⁰ Cabify is a mobility platform operating in Spain and Latin America. For more information, see <https://cabify.com/en/>.

³¹ Azuara et al. (2021)

³² Gojek is Southeast Asia's leading on-demand platform and a pioneer of the multi-service ecosystem model, providing access to a wide range of services including transportation, food delivery, logistics and more. <https://www.gojek.io/about>

³³ Datta et al. (2023).

³⁴ Grab is a Southeast-Asian ride-hailing app. For more information, see <https://www.grab.com/sg/>.

³⁵ Malaysia's *i-Saraan* (previously the SP1M program) is a voluntary matching contribution scheme through which Employees Provident Fund (EPF) members who are self-employed and do not earn a regular income can make voluntary contributions toward retirement of up to RM60,000 per year.

- **Designing a benefits package that includes unconventional benefits that are especially sought after by gig workers (e.g. access to training, credit/loans for laptops and internet) is another mechanism to increase enrolment through social security program designs.** In 2019, the Consultative Group to Assist the Poor (CGAP) interviewed gig workers in Kenya and found that access to capital was a challenge for young workers on gig platforms.³⁶ The World Bank's own survey with Workana freelancers in Brazil confirm these results, with more than half of the respondents indicating that the top benefit they would like to see their platforms providing is 'access to training' and 'access to credit/loans.'³⁷ Providing unconventional non-monetary benefits packages that meet the workers' preferences and demands may enhance the overall appeal of social security offerings for gig workers. An example in Kenya is Koa, a digital savings platform that applies a B2B2C³⁸ model and works with firms, including freelance platforms, to reach customers. To incentivize participation, Koa has partnered with organizations such as the Octopizzo Foundation to provide financial literacy trainings, making it more appealing for individuals, including freelancers, to join and save through the Koa platform. Although the Koa case is specific to a private-sector-led savings platform, a similar approach of including trainings or other non-monetary incentives could be replicated in government retirement savings or health insurance schemes.

2.3 Innovative solutions to informality: Tripartite public-private partnerships with the private sector and gig platforms

Although some governments have taken important steps in developing social security schemes that adapt to gig workers' needs and preferences (e.g. flexible payments), modifying the design of traditional systems may be challenging. To address the low contributory capacity of informal workers, several countries have created alternative systems to target informal workers. For instance, Colombia implemented the Complementary Economic Benefits social security system (known as BEPS), a voluntary pension scheme for low-income workers who are not paying into the traditional system.³⁹ Similarly, Peru's Social Pension System is a voluntary scheme for workers in microenterprises (earning up to 1.5 times the minimum wage) and their owners who are not yet affiliated with the national pension system. In Rwanda, the Ejo Heza Long-Term Saving Scheme provides a voluntary defined contribution plan with targeted incentives catered to informal sector workers.⁴⁰ Despite these important initiatives, several governments do not have these systems in place, barring many informal workers from being covered or protected. In this sense, governments without social security schemes in place that tap into the informal sector market may consider seeking existing solutions offered by the private sector.

As a response to growing demand for new insurance coverage solutions that adapt to informal workers (including gig workers') realities, private-sector-led insurance solutions have emerged in recent years. Funding for InsurTech⁴¹ firms has nearly doubled since 2020, signaling sector growth and with it the development of new insurance solutions offered in the

³⁶ Datta et al. (2023).

³⁷ Datta et al. (2023).

³⁸ B2B2C: Business to business to customer.

³⁹ Melguizo (2015).

⁴⁰ Guven and Jain (2023).

⁴¹ Insurtech is the innovative use of technology in the insurance industry. Insurtech can bring more people into the financial system, accelerating social and economic development (Chatterjee 2023).

market.⁴² One example of a solution for freelancers is Catch⁴³ in the United States, which in addition to streamlining tax reporting for freelancers, offers Affordable Care Act-approved health insurance plans from major carriers in 35 states and provides investment advice for long-term goals, including retirement. Another key example is PinBox Solutions, a global pensionTech committed to digital micro-pension inclusion in Asia, Africa, and Latin America.⁴⁴ A country where PinBox Solutions has had notable success is in Rwanda, where it has helped 1.5 million informal sector workers, a quarter of the country's workforce, save a combined 20 billion Rwandan francs over a three-year timeframe.⁴⁵

There is an emerging opportunity for governments to form tripartite partnerships with gig platforms and the private sector to broaden the insurance offerings for gig workers and test innovative solutions. Some gig work platforms have already started establishing partnerships with insurance companies and startups to develop and test solutions that target gig workers. For instance, Lynk⁴⁶, a Kenyan platform connecting customers with domestic workers and skilled professionals, partnered with MicroSave Consulting (MSC) to develop insurance and microinsurance products,⁴⁷ including pay-as-you-go and personal accident coverage tailored to gig workers in the event of accidents, disabilities, or death.⁴⁸ Other examples of partnerships include Uber's 'Partner Protection' program in Romania, launched in 2018 in partnership with Allianz Partners, which provides eligible drivers insurance coverage for personal injury or illness and includes benefits such as medical expenses, death, permanent disability, hospitalization, and personal injury.⁴⁹ In Colombia, Rappi⁵⁰ (an on-demand delivery platform) partnered with SURA, a renowned insurance provider, to offer eligible couriers life insurance coverage and access to medical assistance services.⁵¹ By partnering with the private sector and gig platforms, governments can further strengthen their efforts to address informality and provide targeted insurance solutions for gig workers.

⁴² Spit (2022).

⁴³ Catch collaborates with gig platforms like Upwork to streamline tax reporting for freelancers. By linking to their bank accounts, Catch automates the process and makes quarterly tax payments to state governments and the IRS on their behalf. For more information, see <https://catch.co/>

⁴⁴ See <https://www.pinboxsolutions.com/>

⁴⁵ Appell (2021)

⁴⁶ [Lynk, a young start-up transforming the informal sector in Kenya - Choose Africa \(choose-africa.com\)](https://www.choose-africa.com/)

⁴⁷ Microsave - Market-led solutions for financial services (2020).

⁴⁸ [Kibe \(2019\)](https://www.kibe.co.ke/)

⁴⁹ See <https://www.uber.com/gb/en/drive/insurance/>

⁵⁰ Rappi is an on-demand delivery platform based in Latin America. For more information, see <https://about.rappi.com/>

⁵¹ Portafolio (2023).

Table 1. Summary of Key Challenges and Mechanisms for Leveraging Public-Private Partnerships with Gig Platforms to Address Informality

No.	Challenge in the informal sector	How does this challenge lead to low social security coverage?	How can gig platforms help address this challenge?	Specific solutions	Case studies
1	Lack of observability ⁵² of informal sector workers	Informal sector workers cannot be identified or reached, and often lack the necessary documentation to validate eligibility for social assistance programs ⁵³	Identifying and reaching informal workers using the database and digital communications channels of gig platforms	Use the database of gig platforms to expand social registries and route gig workers to relevant public social protection schemes.	India's e-Shram
				Increase channels through which informal workers are reached using technology and digital tools	Haba Haba by Kenya's National Social Security Fund; AforeMóvil app in Mexico
				Leverage the digital communications channels used by gig platforms	AforeMovil and DiDi campaign in Mexico
2	Low productivity ⁵⁴ and low wages ⁵⁵	Limited incentives and ability to pay for traditional contributory social protection schemes ⁵⁶	Adapting the design of social security programs to target online gig workers and increase enrolment	Offer financial incentives (e.g. matching contributions) to encourage gig workers to participate in social security schemes	Malaysia: Grab for registration in i-Saraan
				Allow automatic, small and flexible payments to facilitate contributions to social security schemes	Cabify Peru; Indonesia GoJek and Grab; Lynk in partnership with MSC
				Design a benefits package that includes unconventional benefits packages (e.g. access to training, credit/loans for laptops and internet) that are sought after by gig workers	Koa in Kenya
3	Difficulty adapting traditional social security programs to informal workers' needs	Limited offer of government led social security programs targeted at gig workers	Leveraging private sector insurance offerings	Form tripartite partnerships between private service providers, gig platforms, and governments to pilot innovative solutions tailored for informal gig workers	Catch in the US; Lynk and MSC; PinBox Solutions

⁵² The observability of the informal sector refers to the ability to measure and track the activities and workers in the informal economy.

⁵³ ILO (2021a)

⁵⁴ ILO (n.d.)

⁵⁵ IMF (2021)

⁵⁶ NSSF, ILO, OECD, Government of Finland, & European Commission. (n.d.).

3 Summary of policy priorities

1. **Leverage gig platforms' digital outreach footprint to inform gig workers how to register with social security schemes:** Gig platforms' have large networks and extensive communication channels that can be used by governments, to conduct targeted campaigns that raise awareness about social insurance benefits and enrollment procedures. By partnering with gig platforms, governments can effectively disseminate information and encourage informal workers to voluntarily participate in social insurance programs through behavioral nudges integrated into the platforms.
2. **Use gig platforms as allies to update and expand social registries:** Collaboration between gig platforms and governments can facilitate the development of social registries that capture essential information about informal gig workers. Gig platforms can serve as intermediaries by collecting and verifying data from gig workers, including identification details, work history, and income levels. This information can be useful for government agencies responsible for social protection,
3. **Offer flexible payment and matching contribution schemes to encourage informal workers to contribute without sacrificing short-term financial well-being.** Public-private partnerships can work together to design schemes that cater to the irregular income patterns of informal gig workers, including flexible payment options and matching contribution systems. By developing innovative payment mechanisms, such as income smoothing tools or flexible contribution schedules, gig platforms, and governments can encourage gig workers to make contributions to social security without facing financial strain during low-income periods. In addition, already available matching contribution systems offered by several governments could be offered to gig workers. This approach would effectively address the problem of low contributory capacity and low capital among informal workers by connecting eligible gig workers with these financial incentives.
4. **Automate payments to social security schemes through income generated through gig platforms.** This integration can enable automatic deduction and transfer of social security contributions from the earnings of gig workers, ensuring their participation in the social protection system or savings schemes (e.g. Cabify Peru). By linking the contribution systems to gig platforms, governments can enhance compliance and coverage among gig workers, while gig platforms can facilitate the collection and transfer of contributions to the appropriate social security institutions.
5. **Develop social security schemes with unconventional incentives packages (e.g. access to training, credit/loans for laptops and internet) that target gig workers.** By learning about gig workers' preferences through surveys, focus groups, and other tools, incentives packages that fit their needs and preferences may be designed, serving as a tool to target and attract this group of workers.
6. **Develop tripartite partnerships between the private sector, gig platforms, and governments to jointly expand insurance offerings for informal workers and gig workers.** Rather than having isolated efforts to tackle the same issues that exclude gig workers from contributing, these collaborative initiatives can bring together the strengths and resources of all three stakeholders to tackle informality comprehensively.
7. **Develop global awareness among digital platforms on the importance of social protection for all workers irrespective of the type of employment/job and nationalities.** Digital platforms could play a more proactive role in ensuring workers engaged through their platforms are aware of social protection programs available to them, both contributory and non-contributory ones. Digital platforms could do so by curating and providing information for all nationalities enrolled in their systems.

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