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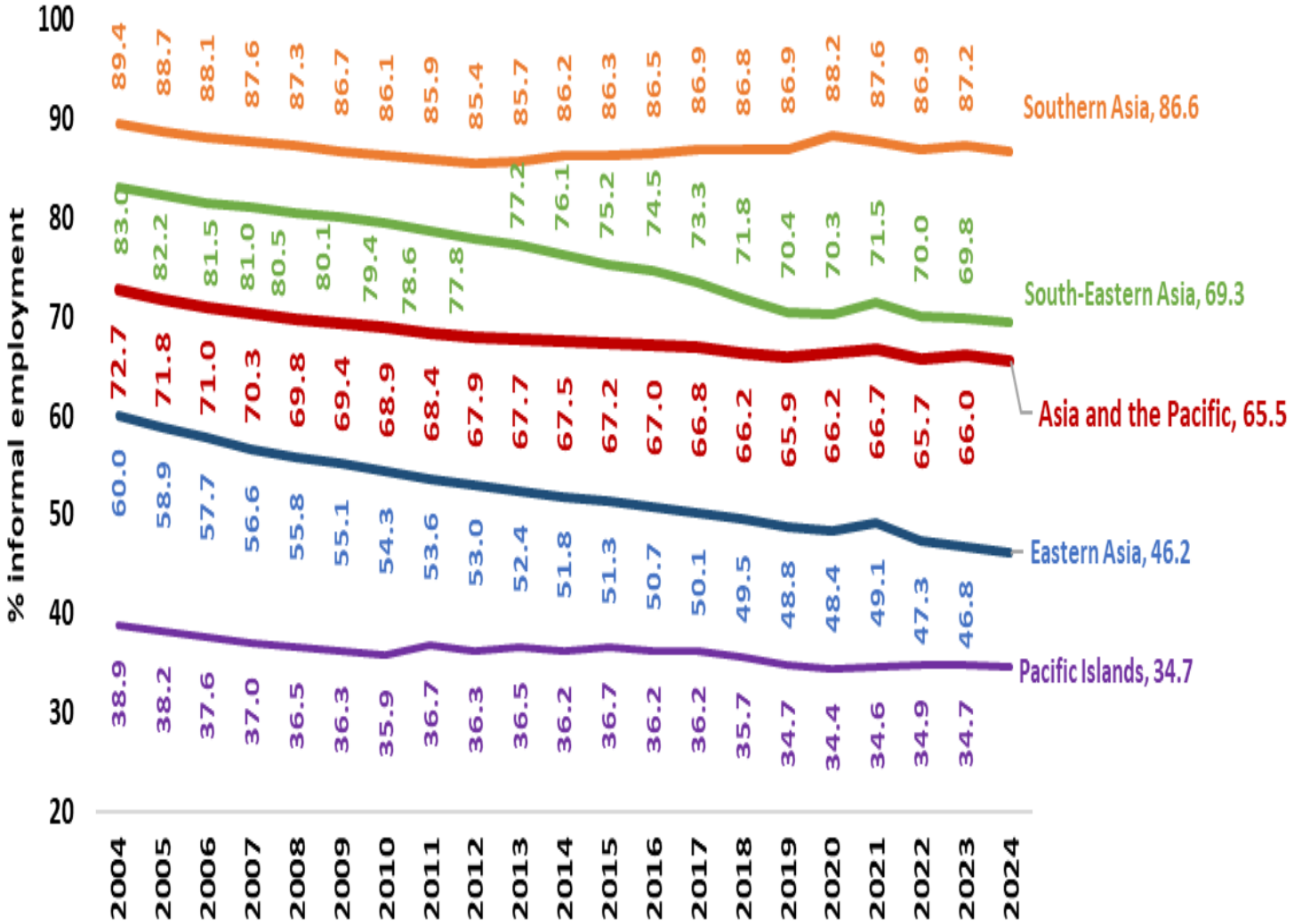
Social Protection in Transition

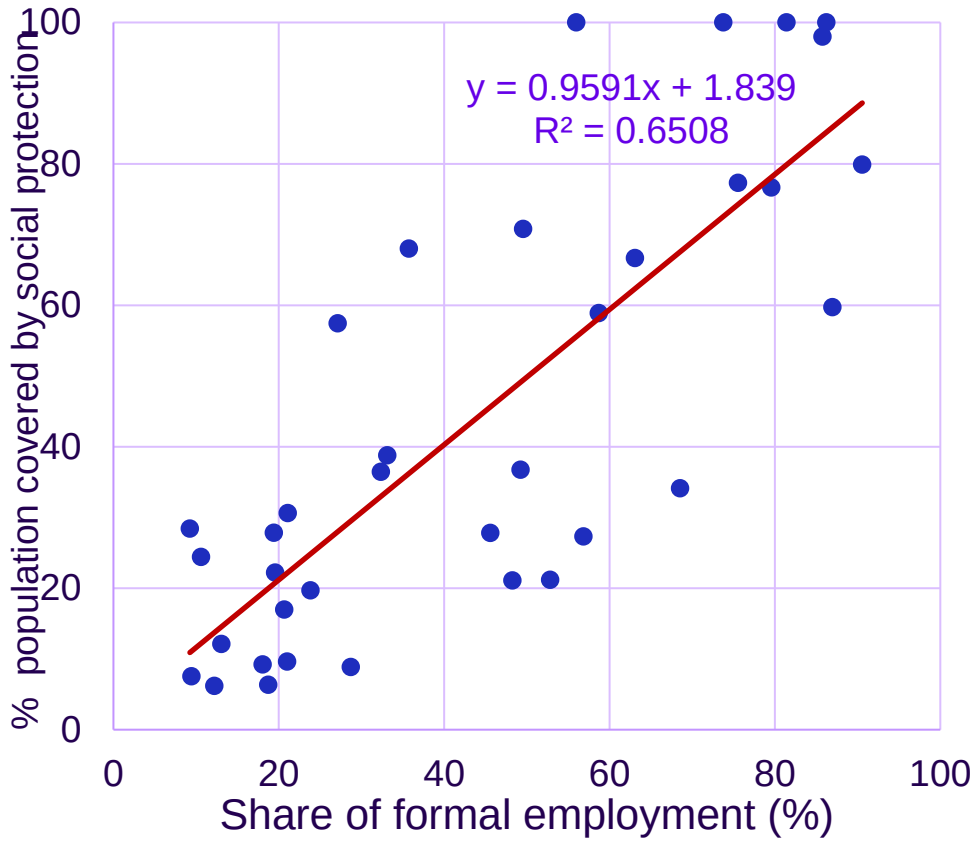
Expanding coverage in a new labour market reality

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Date: Thursday / 12 / November / 2026

Informal employment and social protection coverage in Asia and the Pacific





A new labour market reality?

In many cases, ‘new’ forms of employment are found in ‘non-standard’ forms of employment, a range of contractual arrangements that deviate from a ‘standard’, open-ended, full-time, dependent employment relationship.

Domestic workers (long-standing)	There is an employer, but the workplace is a private home: the problem is legal recognition and enforcement
Rural and own-account workers (the bulk)	No employer, low and seasonal income, distance: affordability and access
Platform workers (new, small, growing)	An employer-like intermediary but unclear status: who is responsible and who pays; the data trail is an opportunity

Lessons from international experience

1 Adapt the legal framework

Bringing previously uncovered workers under social security legislation

2 Remove admin barriers

More access points, fewer documents, single windows, online registration and payment, etc.

3 Fit contributions to financial capacity

Adapt rates and schedules; subsidise those who cannot contribute

4 Enhance enforcement and compliance

Adapted inspection and enforcement, plus incentives to formalize

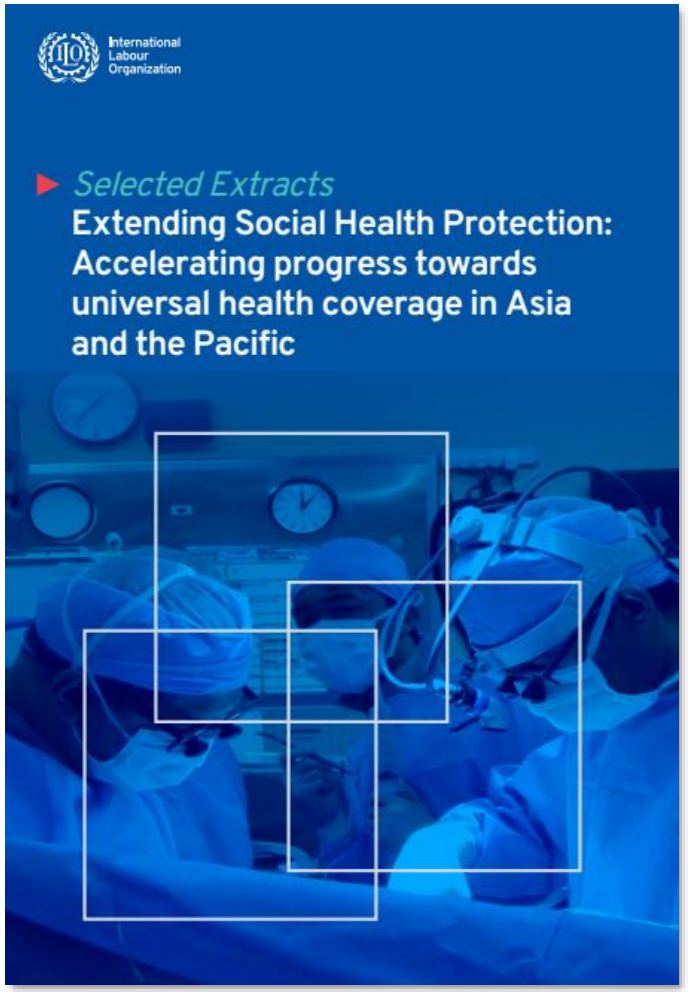
5 Raise awareness and build trust

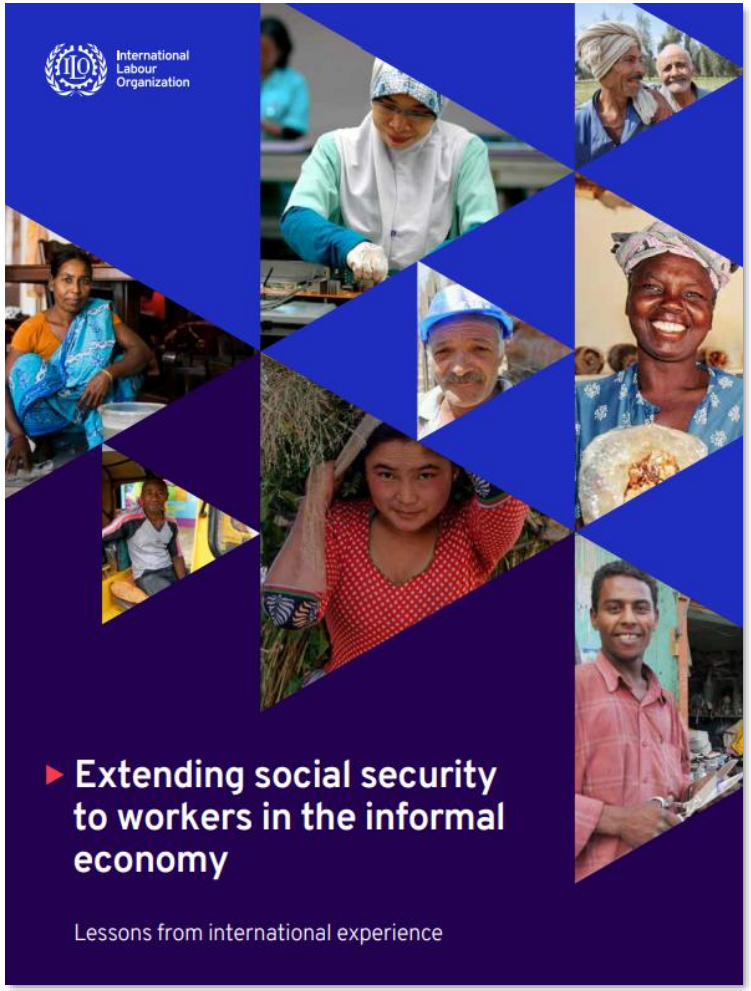
Campaigns, improved services, helplines, websites, etc.

6 Combine contributory and tax-financed

Build the floor, and coordinate schemes as workers move between jobs


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Extending Social Health Protection: Accelerating progress towards universal health coverage in Asia and the Pacific


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Extending social security to workers in the informal economy
Lessons from international experience

Domestic workers – Uruguay: twenty years of combined measures

- ✓ **1. Adapt the legal framework:** Act No. 18.065 (2006) gave domestic workers the same rights as other employees, including unemployment, health, family allowance, maternity and work-injury cover.
- ✓ **2. Remove admin barriers:** Banco de Previsión Social **(**BPS) centralizes registration for all schemes. A free app and website let employers register and deregister workers, bills paid automatically – 43% of employers of over 60(!)
- ½ **3. Fit contributions to financial capacity:** No adapted rates or subsidies for low-income DW households. In total the worker pays 18% and the employer around 15%*. But: 2023 pension reform allows for instalment plans for employers who are behind (applied for jointly with worker).
- ✓ **4. Enhance enforcement and compliance:** Home inspections with a court order, and a channel for complaints. This of course rarely happens, but the threat alone seems to be effective.
- ✓ **5. Raise awareness and build trust:** Broad information campaigns, and 19 August is a paid holiday for the sector as Domestic Workers' Day.

73,400

contributing domestic-work posts in Dec. 2025 – up 83% since the law, with non-registration down more than 13 points

Yet 42.3% are still informal and progress has slowed: every measure needs continued attention.

Sources: ILO (2021), Boxes 5.14 and 7.2; Banco de Previsión Social (2025–2026), 20-year review of Law No. 18.065.

Rural populations – Viet Nam's expansion of social health protection

- ✓ **1. Adapt the legal framework:** The 2008 Health Insurance Law made coverage mandatory group by group – the poor, ethnic minorities, children, the near-poor and, by 2012, the rural non-poor – in one national pool.
- ✓ **2. Remove admin barriers:** Family-based membership, with reduced contributions for additional members; data systems increasingly digital, Viettel, VN-post made access points.
- ✓ **3. Fit contributions to financial capacity:** Contributions subsidized: the near-poor are partly subsidized, and farming, fishing and forestry families receive 30% state-support.
- ✓ **4. Enhance enforcement and compliance:** Coverage targets per decision 1167 (2016), provinces had to include universal health insurance targets in local development plans and were accountable to the Prime Minister.
- ½ **5. Raise awareness and build trust:** Enrolment drives coordinated across government and grassroots levels, no sanctions on households for non-compliance!
- ✓ **6. Combine contributory and tax-financed:** One pool combines members' contributions with State budget subsidies.

95.2%

of the population covered by health insurance at the end of 2025 (58% in 2009)

Still uninsured: mainly informal workers, small traders and short-term migrants (partially addressed in new social insurance law). Out of Pocket spending still finances 39% of HC system.

Platform workers – Singapore: shared contributions, phased in

- ✓ **1. Adapt the legal framework:** The Platform Workers Act, of 1 Jan 2025, creates a new legal category between employee and self-employed, with Central Provident Fund (CPF)*, and separate work injury insurance (no fault proof needed).
- ✓ **2. Remove admin barriers:** Operators deduct and pay CPF contributions monthly, so workers do not need to act. Mandatory for workers born in 1995 or later; older workers can opt in.
- ✓ **3. Fit contributions to financial capacity:** Shared contributions phased in from 2025 10.5% (worker) and 3.5% (employer) to 20% (worker) and 17% (operator) in 2029.
- ✓ **4. Enhance enforcement and compliance:** Late-payment interest of 1.5% per month; a fine of up to S$1,000 per offence, court orders and jail time for repeat offenses.
- ½ **5. Raise awareness and build trust:** Platform work associations can represent workers and negotiate with operators; (no data yet on awareness).
- ✓ **6. Combine contributory and tax-financed:** Tax-financed support for workers earning up to S$3,000 including a transition subsidy covering part of the planned contribution increases between now and 2028**, plus permanent Workfare top-ups paid monthly.

100% WI
100% <1995

Sources: Ministry of Manpower and CPF Board, Singapore; rates for platform workers aged 35 and below earning over S$750 a month.

Key message

Extension requires a comprehensive, integrated strategy

No isolated measure i.e. just a legal change, or just a subsidy, or just better enforcement succeeds on its own.

Effective extension requires addressing legal coverage, administrative barriers, financing design, and enforcement together

Financing design must match the actual contributory capacity of informal workers

Because most informal-economy incomes are low and irregular, pure contributory models fail unless adapted — through flexible contribution schedules, flat/simplified rates, and partial subsidization.

blended systems have achieved the largest real-world coverage gains

Coverage extension must be paired with enforcement and embedded in formalization agenda

Even well-designed legal coverage and financing means little without adapted labour/social security inspection for high-informality sectors, balanced between sanctions and incentives.

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Thank you!