

## Questions in existing household surveys related to informal sector, informal employment and social protection

Concepts and Indicators/ Regions and countries	Informal sector	Informal employment	Social protection	Working conditions
<b>Sub-Saharan Africa</b>				
Burkina Faso		<b>QIBB 2003</b> What type of social security?	<b>QIBB 2003</b> What type of social security? Annual paid leave? <b>QUIBB 2005</b> Entitlement to pension	
Cameroon	<b>ECAM 2 2001</b> Registration, account, entitlements <b>EESI 2005</b> Legal status, registration, accounts, size, social security	<b>ECAM 2 2001</b> Entitled family allowances, pensions, annual paid leave	<b>ECAM 2 2001</b> Entitled family allowances, pensions, annual paid leave	
Comoros		<b>EIM 2003</b> Type of contract, Social benefits entitlement	<b>EIM 2003</b> Health expenditures during 2 past weeks, who pays? Amounts transferred from social security, health insurance, pension, unemployment benefits, disability insurance Health coverage, annual paid leave, sick leave, pension, other	
Côte d'Ivoire	<b>LSS 2002</b> Account, payslip,	<b>LSS 2002</b> Type of contract, Contribution to any national provident fund? Entitlement annual paid leave?	<b>LSS 2002</b> Health expenditures 2 past weeks, who pays? Contribution to any national provident fund? Entitlement annual paid leave? Health insurance paid by employer? Other? Beneficiary of any health insurance, social insurance past 12 months? Who pays? Repeated for workers: entitlement pensions, annual paid leave, contribution,...	
Djibouti			<b>EDAM II 2002</b> Affiliation to social security	

<b>Concepts and Indicators/ Regions and countries</b>	<b>Informal sector</b>	<b>Informal employment</b>	<b>Social protection</b>	<b>Working conditions</b>
---	------------------------	----------------------------	--------------------------	---------------------------

**Sub-Saharan Africa**

Ethiopia	<b>LFS 2005</b> Legal status, size, account, registration			
Gambia	<b>IHSCE 2002-03</b> For employees of non-farm household enterprises: Size, Type of contract, Entitlement to pension, social security, paid leave	<b>IHSCE 2002-03</b> Entitled to pension, social security, paid leave	<b>IHSCE 2002-03</b> Entitled to pension, social security, paid leave	<b>IHSCE 2002-03</b> Safety/fire protection equipment, measures
Ghana	<b>GLSS 5 2005-06</b> Legal status, Size	<b>GLSS 5 2005-06</b> Written contract Entitlement to paid holidays, sick leave, maternity leave, pension, free or subsidised medical care, social security benefits	<b>GLSS 5 2005-06</b> Health expenditures 2 past weeks, who pays? Ever registered with a health insurance scheme? Still member? Type? How much pay <b>DHS 2008</b> Health coverage by type, urban/rural, region, poverty level	
Guinea	<b>EIBEP 2002-03</b> Legal status For non-farm household enterprises: Size	<b>EIBEP 2002-03</b> Written contract Entitlement to paid holidays, sick leave, maternity leave, pension, free or subsidised medical care, social security benefits	<b>EIBEP 2002-03</b> Written contract Entitlement to paid holidays, sick leave, maternity leave, pension, free or subsidised medical care, social security benefits	
Madagascar	<b>EM 2001</b> Legal status, size, entitlement to paid leave (how many days), pensions, social security benefits (free or subsidised medical care for at least one member) For non-farm household enterprises: Size, registration of employees with social security			

<b>Concepts and Indicators/ Regions and countries</b>	<b>Informal sector</b>	<b>Informal employment</b>	<b>Social protection</b>	<b>Working conditions</b>
---	------------------------	----------------------------	--------------------------	---------------------------

**Sub-Saharan Africa**

Malawi	<b>HIS 2004</b> Legal status For non-farm household enterprises: registration, size		<b>WMS 2005</b> During illness, main source of support, with which institution enrolled, registered? <b>HIS 2004</b> Module Y on social safety nets: food-for-work, inputs-for-work, scholarships, direct cash transfers	
Mali	<b>EPAM 2004</b> Legal status (incomplete), size, registration with social security and other	<b>EPAM 2004</b> Written contract, social security, annual paid leave, sick leave, social contribution by the employer	<b>EPAM 2004</b> Family allowances, social security, annual paid leave, sick leave, social contribution by the employer	
Mauritius	<b>MPCHS 2009</b> Legal status, accounts, size, enterprise/household separate expenditures			
Nigeria	<b>NLSS 2003-04</b> Legal status, size <b>GHS 2006</b> Legal status For household enterprises: size, registration	<b>NLSS 2003-04</b> Written contract <b>GHS 2006</b> Contribution to National Health Insurance Scheme	<b>NLSS 2003-04</b> Medical expenses two past weeks, who pays? Entitlement to paid holidays, sick leave, pension, free or subsidised medical care, other social security benefits <b>GHS 2006</b> Contribution to National Health Insurance Scheme <b>DHS 2008</b> Health coverage by type, urban/rural, region, poverty level	

<b>Concepts and Indicators/ Regions and countries</b>	<b>Informal sector</b>	<b>Informal employment</b>	<b>Social protection</b>	<b>Working conditions</b>
---	------------------------	----------------------------	--------------------------	---------------------------

**Sub-Saharan Africa**

South Africa	<p><b>QLFS 2008</b> For self-employed: registration, size</p> <p><b>SESE 2001</b> Registration, size, entitlement of employees to regular paid leave, paid sick leave, unpaid maternity/paternity leave, paid maternity/paternity leave, other family responsibility leave, medical expenses paid by the employer</p>	<p><b>QLFS 2008</b> Written contract, For employees only: employer's contribution to pensions/retirement, UIF? Entitled to paid leave, medical aid from employer</p> <p><b>GHS 2005 and LCS 2008-09</b> Covered by a medical aid or medical benefit scheme or any other private health insurance?</p> <p><b>GHS 2005</b> Written contract,</p>	<p><b>QLFS 2008</b> For employees only: employer's contribution to pensions/retirement, UIF? Entitled to paid leave, medical aid from employer, For the unemployed and inactive: how do you support yourself? Charity, welfare, unemployment insurance fund, old age or disability pension, other members of household...</p> <p><b>GHS 2005 and LCS 2008-09</b> Covered by a medical aid or medical benefit scheme or any other private health insurance? How do you support yourself? Section on welfare grants, assistance and social relief</p>	<b>LCS 2008-09</b> Section on domestic workers
Tanzania	<p><b>ILFS 2005-06</b> Legal status detailed, size, accounts,</p>	<p><b>ILFS 2005-06</b> Written contract, covered with any social security scheme e.g. (NSSF, PPF, LPF, ZSSF, FETC)?</p>		<b>ILFS 2005-06</b> Section on child labour
Zambia	<p><b>LFS 2004</b> Size</p>	<p><b>LFS 2004</b> Written contract</p>	<p><b>LFS 2004</b> Employer's contribution to any social security scheme, entitlement to paid leave,</p> <p><b>DHS 2008</b> Health coverage by type, urban/rural, region, poverty level</p>	<p><b>LFS 2004</b> Section on health and safety at work Section on child labour</p>

## Data from “Enquêtes 123”

### Paid employees without social security benefits in Western and Central Africa in 2001-2003

	No social security	No medical service	No annual paid leave
Cotonou (Benin)	92.2%	96.4%	83.9%
Lomé (Togo)	93.0%	98.4%	89.0%
Abidjan (Côte d’Ivoire)	93.5%	97.1%	80.7%
Dakar (Senegal)	92.3%	96.3%	92.1%
Bamako (Mali)	81.3%	97.5%	77.2%
Niamey (Niger)	84.8%	95.0%	86.9%
Ouagadougou (Burkina Faso)	85.1%	95.4%	76.8%
<b>All 7 cities</b>	<b>90.9%</b>	<b>96.7%</b>	<b>83.7%</b>
Antananarivo (Madagascar)*	67.3%	59.3%	62.9%
Bujumbura 2007 (Burundi)	97.4%	88.9%	89.3%

**Note :** \* Year 1998 for Antananarivo

**Source :** Brilleau A., Roubaud F. and Torelli C. (2005) for the 7 cities of West Africa, ISTEERBU (2007) for Bujumbura, and Rakotomanana F., Ramilison E., Roubaud F. (1998) for Antananarivo.

## Examples of questions from selected Sub-Saharan African countries

Ghana and South Africa are the two countries, which deserves to be chosen as an illustration.

The **Ghana Living Standards Survey (GLSS)** is at its 5<sup>th</sup> round. It is a LSMS-type survey. It presents information on the population covered by health insurance, reasons for not registering, types of health schemes, expected benefits from the scheme and the proportion of the population that benefited from the scheme.

The section on health insurance is comprised of 8 questions asked to all household members:

- Ever registered with a health insurance scheme?
- If never, why?
  - o Premium too high,
  - o Do not trust organisers,
  - o Covered by other avenues,
  - o No knowledge of any scheme.
- If ever registered, still a member?
- If no longer, why?
  
- If registered, what type of scheme?
  - o District mutual,
  - o Private mutual,
  - o Private company,
  - o Other.
- Expected benefits:

- Only OPD services,
- Only in-patient services
- Both.
- Premium paid or expected to pay for current year.
- Exempted from paying part or all premium?

The section on employment and time-use asks all the employed members of the household with questions on social security entitlements, among other allowances from the job:

- Entitled to paid holidays,
- Paid sick leave or maternity leave in this job,
- Retirement pension,
- Free or subsidised medical care in this job,
- Any other social security benefits.

As in many household surveys, the social security benefits are mixed with other benefits provided by the employer, such as accommodation, transportation, as well as other characteristics of the job, such as the type of contract, the existence of a trade-union: this type of questionnaire design leads to realise that paid leave, sick leave and even medical care can be directly provided by the employer and that social security benefits are not automatically provided by the contribution of the employer and the employee to a provident fund.

#### **Employees with contracts, unions, tax deductions and employee benefits in Ghana, 2005-06.**

<b>Total population</b>	<b>%</b>	<b>Employed population</b>	<b>% no benefit</b>
Not registered	91.5	Signed written contract with employer	57.3
Not covered	91.9	Trades Union available at work place	64.1
No coverage	83.4	Tax deducted from pay	75.9
		Paid Holidays	54.5
		Entitled to paid sick leave	52.2
		Receive any retirement pension	64.0
		Entitled to any social security	71.0
		Entitled to free or subsidised medical care	66.7

**Source:** Ghana Statistical Service (2008), **Ghana Living Standards Survey, Report of the 5<sup>th</sup> round GLSS5.** Tables 3.21 p.30 and 4.13 p.42.

According to GLSS 5, 83.4% of the Ghanaian population is not covered with any health insurance, but only 66.7% of the employed population are not entitled to free or subsidised medical care. Table 17 also shows that the employers are providing more than 47.8% of their employees with paid sick leave and 45.5% with annual paid leave.

In **South Africa** the Quarterly Labour Force Survey collect information from the employees on employer's contribution to pensions/retirement, UIF, entitlement to paid leave, medical aid form employer. The General Household Survey 2005 and the Living Conditions Survey 2008-09 collect information from all household members on coverage by a medical aid or medical benefit scheme or any other private health insurance. And for all the unemployed

and the inactive (performing non-economic activities), the following set of questions is asked:

How do you support yourself? (Mark all applicable options):

- Did you do odd jobs during the last week?
- Are you supported by persons in the household?
- Are you supported by persons not in the household?
- Are you supported by charity, church, welfare, etc.?
- Do you receive Unemployment Insurance Fund (UIF)?
- From savings or money previously earned?
- Do you receive old age or disability pension?
- Do you receive child support/foster care grants?
- Do you receive any other welfare grants?
- Do you have other sources of support, e.g. bursary, study loan?

In addition, the GHS 2005 and the LCS 2008-09 includes another set of questions from all household members:

Do you receive any of the following welfare grants?

- old age pension,
- disability grant,
- child support grant,
- care dependency grant,
- foster care grant,
- grant-in-aid,
- war veteran's grant
- other assistance from government,
- any social relief in cash, food, blankets, etc.,

and 3 more sets of questions in the LCS:

Who provides the social relief?

- neighbours,
- churches, mosques,
- NGOs, community based organisations,
- Local municipality,
- Provincial government,
- Other.

How often?

Why?

- fire,
- flooding,
- death in the household,
- victim of crime,
- retrenchment,
- financial distress,
- other,

and, in a supplementary section on health services:

- subscription and premiums in connection with medical aid schemes and medical provident schemes
  - o paid by household member,
  - o contribution by the employer.
- Flat rate in respect of services and medicine obtained at hospital/clinic.

Finally it has been possible to gather data on social protection deficits for only 4 countries in sub-Saharan Africa. Table 18 hereafter shows that according to the DHS 2008, the proportion of the population non-covered with medical aid ranges from 65.2% in Ghana to 91.6% in Zambia and 97.7% in Nigeria, in reference to the population of reproductive age (15-49). The comparison with the 2006 figure for Ghana (83.4%) means that the younger and the older populations are not covered as well as the adult population. And the time-series for South Africa shows that no progress has been recorded in health coverage between 2002 and 2008.

### Trends in social protection coverage (in %) in Africa (Medical aid coverage)

	2000	2001	2002	2003	2004	2005	2006	2007	2008	2009
<b>Ghana</b>										
<b>Total population not covered in %</b>							83.4%		65.2%	
<b>Nigeria</b>										
<b>Total population not covered in %</b>									97.7%	
<b>South Africa</b>										
<b>Total population not covered in %</b>			83,8%	84,3%	83,8%	86.0%	85,6%	85,6%	84,1%	
<b>Zambia</b>										
<b>Total population not covered in %</b>									91.6%	

**Note:** Data refer to total population, except for DHS data (2008), which refer to population of reproductive age (15-49).

**Sources:** For Ghana, Nigeria and Zambia: Demographic and Health Surveys 2008, tables 3.8.1 and 3.8.2. The figures are averages for women and men, aged 15-49.

For Ghana 2006: GLSS5

For South Africa: General Household Survey 2008, table 4.