



UNDERSTANDING THE SOCIAL PROTECTION OF NIGERIAN WORKERS IN THE LABOUR STANDARDS

Akpunonu, A. C.

Faculty of Law, Chukwuemeka Odumegwu Ojukwu

University Igbariam Campus,

Email: annakpunonu1960@gmail.com

ABSTRACT

Despite the existence of internationally recognized labour standards and expanding social protection frameworks, significant gaps persist in their coverage, enforcement, and effectiveness, particularly in developing economies. This paper critically appraises the seeming gaps in labour standards and social protection, with a focus on their implications for workers' welfare, economic stability, and social cohesion. Drawing on global, African, and national perspectives, the paper situates the discussion within the evolving realities of labour markets characterized by high informality, non-standard employment, and the rapid growth of the gig and digital economy. It examines how weak enforcement mechanisms, fragmented worker representation, and limited institutional capacity undermine the realization of decent work and inclusive social protection. The analysis further highlights persistent exclusions within social protection systems, including inadequate coverage, insufficient benefits, and the vulnerability of informal sector workers, despite policy commitments and reform efforts.

Keywords: Understanding, Social Protection; Workers; Labour Standards

Introduction

Social protection encompasses public and private measures designed to prevent, reduce and cushion individuals against economic and social distress, including health care, unemployment, old-age pensions, disability benefits, and family support mechanisms (ILO, *World Social Protection Report 2024-26*). social protection constitutes rights-based benchmarks that uphold worker dignity, buffer against vulnerability, and contribute to national development.

Globally, progress in extending social protection has been uneven. Recent comprehensive data indicate that although overall social protection coverage has risen from below 43% in 2015 to approximately 52.4% in 2023, about 3.8 billion people remain entirely unprotected, with particularly pronounced gaps in low-income countries where coverage stagnates near 9.7%. Likewise, only a small fraction of certain worker groups enjoys comprehensive protection; for example, only about 6% of domestic workers worldwide have access to the full range of social protection benefits, leaving the vast majority without practical access to sickness, unemployment, injury, or family support schemes. Parallel disparities also exist across labour standards: although core ILO conventions such as the Forced Labour Convention (No.29), Equal Remuneration Convention (No.100), and Discrimination (Employment and Occupation) Convention (No.111) set universal benchmarks, effective implementation remains inconsistent globally, often influenced by weak enforcement mechanisms and informal employment prevalence (ILO *International Labour Standards*).



In Africa, the gap between policy frameworks and effective protection is stark. Only about 18% of Africans are covered by at least one social protection benefit, compared with a global average of approximately 45%. This shortfall reflects structural challenges including underfunded systems, fragmentation of social protection programmes, and pervasive informal employment about 85.8% of employment in Africa is informal where workers lack formal contracts, social security, and legal protections (ILO labour force statistics). Despite continental political commitments such as the Africa Regional Social Protection Strategy 2021–2025, aimed at accelerating coverage, the persistence of gaps underscores systemic barriers that impede full realization of labour and social security rights.

Conceptual Clarifications

Social Protection: Meaning and Components

Social protection refers to public policy mechanisms that help individuals and households manage economic and social risks, prevent poverty, and ensure income security throughout the life course. According to the ILO, social protection often used interchangeably with social security provides benefits based on risks faced across the life cycle, such as unemployment, sickness, maternity, old age, disability, work-related injury, and family responsibilities; it also includes measures to address general poverty and social exclusion. Social protection programs can be financed through social insurance contributions, general taxation, or social assistance mechanisms targeting vulnerable populations (ILO, *Social Protection*).

The internationally recognized Social Security (Minimum Standards) Convention, 1952 (No. 102) establishes nine branches of social security that member states are encouraged to guarantee, including health care, sickness benefit, old-age pension, unemployment benefit, employment injury benefit, maternity benefit, family and child support, disability benefit, and survivors' benefit. This Convention provides a baseline for social protection systems worldwide. The Social Protection Floors Recommendation, 2012 (No. 202) further advances this framework by urging states to establish minimum social protection guarantees including basic income security and universal access to essential health care as a foundation for progressive social security coverage.

In scholarly terms, social protection encompasses both social insurance (contributory systems like pensions and health insurance) and social assistance (non-contributory cash transfers or subsidies targeting the poor and vulnerable). The goal of social protection systems is not only to cushion socio-economic risks but also to promote inclusive development, reduce inequality, and support labour market participation (Torm & Oehme, 2024).

Roles Social Protection

social protection is a reinforcing component of a decent work framework. The ILO's Decent Work Agenda explicitly situates social protection as a core pillar alongside employment creation and social dialogue, underscoring that adequate social protection, and effective social protection enhances the realization of labour rights (Posada, 2020; ILO normative framework).



From a conceptual perspective: Social protection mechanisms operationalize the social safety nets that ensure workers can manage life-cycle risks (e.g., unemployment, sickness, family care). These systems support labour market participation by providing a safety cushion that enables risk-taking, mobility, and productivity.

Empirical and policy research indicates that robust social protection systems help advance formal labour markets, whereas weak or fragmented protections often coincide with high levels of informality and precarious work. For example, in low- and middle-income contexts, social protection coverage gaps are strongly associated with large informal sectors, indicating that workers outside formal contracts often receive neither statutory labour protections nor social security benefits (Torm & Oehme, 2024). Moreover, international normative instruments, such as the ILO's social security and labour standards, increasingly emphasize integrated approaches that align labour rights with social protection entitlements. The Social Protection Floors Recommendation (No. 202) explicitly echoes core labour principles by linking minimum protection guarantees to the right to social security and decent work frameworks. This underlines that effective labour standards cannot be dissociated from comprehensive social protection systems, since both work together to reduce vulnerability, promote equality, and uphold human dignity in labour markets.

Social Protection Policies and Programs

Social protection policies comprise government-led measures designed to reduce poverty, mitigate socio-economic risks, and provide income security across the lifecycle, including access to health care, social insurance benefits, and targeted social assistance. These policies serve as safety nets and structural supports essential for worker wellbeing, economic stability, and inclusive development.

Internationally, the ILO's social protection framework anchored in instruments like the Social Protection Floors Recommendation (No. 202, 2012) urges states to establish universal basic guarantees that ensure access to essential health care and income security for children, persons of working age, and older persons. The Recommendation reinforces that *social protection is a human right* and a key component of decency and equity in labour and economic systems.

Social protection programs typically include contributory schemes such as pensions, unemployment insurance, sickness and maternity benefits, and employment injury compensation, as well as non-contributory measures like conditional cash transfers, food subsidies, and public works programs. These components are designed to cushion individuals and households against risks arising from unemployment, illness, old age, disability, and caregiving responsibilities, functioning as stabilizers during economic downturns and transitions.

In the Nigerian context, social protection has been progressively institutionalised through policy frameworks such as the National Social Protection Policy, which outlines objectives to expand coverage, strengthen institutional coordination, and integrate vulnerable groups into national safety nets. Programs under Nigeria's National Social Investment Program including conditional



cash transfers, job training schemes (e.g., N-Power), and micro-credit initiatives illustrate efforts to operationalize social protection in ways that address poverty, unemployment, and social exclusion.

Despite these policy measures, coverage remains limited; reports indicate that only a fraction of Nigerians benefits from formal social protection schemes, with significant exclusion of informal sector workers, who constitute the majority of the labour force. This gap has prompted calls for policy harmonization, improved financing mechanisms, and legislative reform to ensure broader, more equitable access to social protection (Federal Ministry of Labour and Employment press release).

Gaps in Social Protection Systems

Limited Coverage and Inclusivity

A major gap in social protection systems is limited coverage and inclusivity, meaning large segments of the population remain outside formal social protection frameworks. Globally, despite progress, social protection coverage remains incomplete: a World Bank analysis found that approximately 2 billion people in low- and middle-income countries are either completely uncovered or inadequately covered by social protection systems as of 2022, revealing persistent coverage shortfalls across developing economies (World Bank, 2023).

In Africa, the situation is particularly acute. The International Labour Organization (ILO) estimates that only about 17.8 % of the continent's population is covered by any form of social protection, compared with a global average of roughly 45 %, reflecting severe inclusivity deficits (ITCILO, *Accelerating Social Protection Coverage in Africa*). This limited coverage is driven in part by administrative hurdles, low resource allocation, and weak identification and enrolment systems that fail to reach remote, rural, and informal workers.

In Nigeria, national social protection schemes such as the National Health Insurance Scheme (NHIS) and contributory pension programs exist, but legal and actual coverage remain restricted mainly to formal sector employees, leaving others especially those in informal and rural settings largely excluded (Social Protection Country Profile, Nigeria). The consequence is that many vulnerable groups women, children, migrant workers, and persons with disabilities do not benefit from statutory entitlements, resulting in glaring inequalities in access to essential social protection.

Insufficient Social Insurance and Benefits

Even where social protection progress formally exists, the adequacy of benefits and the scale of social insurance remain weak, leading to insufficient income security and resilience against socioeconomic shocks. The World Bank has shown that while coverage metrics may show improvement in some developing economies, benefit adequacy especially for the poorest quintile remains insufficient, with many beneficiaries receiving too little support to meaningfully protect against poverty or risk exposure (World Bank, 2023).



In Nigeria, research has flagged significant gaps in social security effectiveness, especially regarding pension coverage, unemployment protection, and healthcare benefits. A study assessing Nigeria's social security systems found that while certain formal sector pensions contribute to retiree stability, overall social security programs are constrained by low awareness, high-cost barriers, and inadequate benefits, limiting their impact on poverty reduction and economic resilience (Sike, Adegoke & Rauf, 2024).

Moreover, many social insurance schemes in developing contexts are designed around contributory structures that implicitly assume formal sector employment. This excludes a large portion of informal workers who cannot afford or access contributory benefits, reinforcing gaps in social insurance coverage and benefit adequacy (OECD, *Extending Social Protection to Informal Workers*, 2021).

Weak Institutional Frameworks

Weak institutional frameworks underpin another major gap in social protection systems, resulting in poor coordination, fragmented delivery, and administrative inefficiencies. Institutional weaknesses in governance, policy coherence, and funding allocation significantly blunt the reach and effectiveness of social protection efforts.

In Africa, ILO analysis highlights that underfunding, weak governance structures, and lack of coordinated policy approaches across social, employment, and economic sectors have constrained social protection development. In several countries, administrative and procedural obstacles limit enrolment, contribution collection, monitoring, and evaluation, diminishing system performance (ILO, *Africa Regional Social Protection Report*).

Nigeria's social protection architecture reflects similar challenges, with fragmented institutional mandates across agencies and weak interoperability of management systems. Government and partner initiatives aim to strengthen coordination and expand coverage, but system fragmentation and limited administrative capacity continue to impede broad and efficient delivery of social protection programs (Social Protection Country Profile, Nigeria). These institutional weaknesses not only reduce programs uptake but also undermine sustainability and responsiveness during economic crises, as seen during the COVID-19 pandemic when many social support interventions failed to reach those most in need due to gaps in delivery mechanisms (Chen et al., 2021).

Vulnerability of Informal Sector Workers

Informal sector workers are among the most vulnerable and least protected groups, representing a significant gap in social protection systems. The informal economy constitutes a large share of employment in many developing countries, yet informal workers often lack access to both formal social insurance and targeted social assistance. OECD analysis shows that in many developing contexts, informal workers are significantly less likely to participate in any form of social protection compared with formal workers, with informal coverage rates often **less** than half that of formal counterparts (OECD, 2021).



In Nigeria, an estimated more than 50 % of the labour force is engaged in informal employment, a dynamic that social protection programs have thus far struggled to address effectively, leaving these workers without protection against risks such as sickness, maternity needs, old age, or income loss (Social Protection Country Profile, Nigeria). Academic research on policy gaps in Nigeria specifically identifies the welfare burden and vulnerability faced by informal sector workers due to these gaps, emphasizing the need for more inclusive and equitable social protection frameworks that integrate informal workers into program designs (Dagunduro & Jiboku, 2025).

Informal workers' exclusion entrenches **systemic inequities** and exacerbates socioeconomic risks, as these workers are left to cope with income volatility and lack of safety-net coverage through informal, community-based mechanisms that are often insufficient and precarious (World Bank, 2024).

Implications of Labour and Social Protection Gaps

Effects on Workers' Welfare and Rights

Gaps in labour standards and social protection significantly undermine workers' welfare, exposing them to vulnerability, exploitation, and insecurity. Weak enforcement mechanisms, insufficient benefits, and exclusion from protections mean that many workers particularly those in informal and precarious employment face unsafe working conditions, inadequate remuneration, and limited recourse in cases of rights violations (ILO, *World Social Protection Report*, 2024).

Workers' health and wellbeing are directly impacted. The absence of occupational safety measures and lack of social insurance for sickness or disability increase the risk of workplace injuries, chronic health issues, and financial hardship, as workers have limited or no access to healthcare and compensation mechanisms (Chen et al., 2021).

Moreover, gaps in labour standards curtail workers' rights to collective bargaining and fair representation, reducing their capacity to negotiate wages, working hours, or benefits. Fragmented representation and exclusion from formal protections reinforce inequities and limit empowerment, particularly among women, youth, and informal workers (Vaillancourt-Laflamme, 2005).

Economic and Social Consequences

The systemic gaps in labour standards and social protection have profound economic and social implications. Economically, lack of protections contributes to labour market instability, reduced productivity, and inefficient allocation of human capital. Workers in insecure or informal jobs often have limited incentives to invest in skills or long-term productivity improvements due to precarious conditions and insufficient safety nets (Stone, 2015).

From a social perspective, gaps in social protection exacerbate poverty, inequality, and social exclusion. For instance, in Nigeria, where over 50% of the workforce is informal, inadequate coverage leaves millions without access to essential health services, pensions, or unemployment support, reinforcing intergenerational poverty and social stratification (Dagunduro & Jiboku, 2025).



Challenges for Policy Implementation

Gaps in labour standards and social protection also complicate policy implementation at national and subnational levels. Even when policies exist, their effectiveness is often hindered by fragmented institutional frameworks, inadequate funding, weak administrative capacity, and limited interagency coordination (ILO, *Africa Regional Social Protection Report*). Policy enforcement faces further challenges from the dominance of informal employment, which prevents many workers from being captured by statutory schemes, as well as the emergence of the gig and digital economy, which creates ambiguous employment classifications and complicates the application of traditional labour regulations (Anan, 2025).

Additionally, political and socio-economic factors such as budgetary constraints, limited public awareness, and resistance from employers further limits policy reach and compliance. Without addressing these structural and operational obstacles, reforms risk being nominal rather than transformative, perpetuating the cycle of protection gaps and worker vulnerability (Sike, Adegoke & Rauf, 2024).

Opinion and Critical Analysis

Assessment of Current Policies

Current labour standards and social protection policies in Nigeria and comparable developing economies demonstrate a mixed record of implementation and effectiveness. On paper, Nigeria has several key instruments such as the Labour Act (1971, Cap L1 LFN 2004), Employees' Compensation Act (2010), and the National Social Protection Policy, which collectively aim to protect workers, promote fair employment, and expand social security coverage (Social Protection Country Profile, Nigeria)

However, critical assessments reveal significant gaps in both enforcement and scope. Many policies fail to reach informal and non-standard workers, who constitute the majority of Nigeria's labour market, estimated at over 80% of total employment (NBS, 2023). Enforcement is hindered by under-resourced labour inspectorates, bureaucratic inefficiencies, and weak institutional coordination, resulting in limited compliance with minimum wage laws, occupational safety standards, and social insurance contributions (ILO, 2024).

From a critical perspective, while these policies provide a legal framework aligned with ILO standards, they lack adaptability to contemporary labour market dynamics, including the rapid growth of the gig economy, remote work, and non-standard employment arrangements. Consequently, policy effectiveness is uneven, and structural inequities persist, leaving vulnerable populations exposed to economic and social risks (Anan, 2025).

Areas Needing Reform and Strengthening

The appraisal of current policies highlights several areas requiring urgent reform and strengthening. First, enforcement mechanisms need substantial improvement. Labour inspectorates should be adequately funded, staffed, and empowered to enforce labour standards effectively across formal and informal sectors (Clark & Collins, 2023).



Second, social protection coverage must be expanded to include informal workers, gig economy participants, and other marginalized groups. Innovations such as portable benefits, contributory social insurance adapted for non-standard employment, and conditional cash transfer programs can help bridge current gaps (OECD, 2021).

Third, policy integration and institutional coordination are critical. Fragmented mandates across ministries, agencies, and regulatory bodies limit the effectiveness of reforms. Establishing inter-agency coordination units and adopting digital management systems can improve program delivery, monitoring, and evaluation (ILO, *Africa Regional Social Protection Report*, 2023).

Finally, labour law modernization is necessary. Laws should be updated to reflect the changing nature of work, including remote work arrangements, platform-based employment, and informal contracting, to ensure statutory protections remain relevant and enforceable (Stone, 2015).

Role of Government, Employers, and Workers' Unions

The government, employers, and workers' unions each play a pivotal role in addressing labour and social protection gaps.

Government: The state is responsible for creating robust legal frameworks, ensuring compliance, funding social protection programs, and monitoring enforcement. Evidence suggests that without government oversight and political commitment, labour and social protection policies fail to translate into tangible worker benefits (ILO, 2024). Policy interventions must be backed by adequate financing, institutional capacity building, and inclusive program design.

Employers: Employers are critical in implementing labour standards within workplaces, offering contractual protections, fair wages, and workplace safety. In the absence of employer commitment, even comprehensive laws remain ineffective. Studies show that active employer engagement in labour compliance and social insurance contributions is correlated with higher workforce productivity and stability (Clark & Collins, 2023).

Workers' Unions: Trade unions and worker associations provide collective representation, advocacy, and enforcement support, particularly for marginalized groups. Effective unions help negotiate wages, working conditions, and benefits, while also holding both employers and the state accountable. However, fragmentation and low union penetration in informal sectors weaken this mechanism (Vaillancourt-Laflamme, 2005).

Conclusion and Recommendations

In Africa and Nigeria specifically, the challenges are intensified by high rates of informal employment, limited coverage of social protection schemes, inadequate benefits, and the emerging complexities of the gig and digital economy. Approximately 80–90% of Nigerian workers operate in the informal sector, leaving the majority without access to statutory protections such as health insurance, pensions, unemployment benefits, and occupational safety measures (NBS, 2023; Social Protection Country Profile, Nigeria).

The implications of these gaps are multidimensional, affecting workers' rights, economic productivity, social equity, and policy effectiveness. Weak enforcement, fragmented representation, and the vulnerability of informal sector workers perpetuate inequalities, social



exclusion, and economic inefficiencies, while crises such as the COVID-19 pandemic have further highlighted the risks of inadequate protection systems (Chen et al., 2021).

Finally, a tripartite approach involving government, employers, and workers' unions is crucial to sustainable labour and social protection reforms. The ILO's Decent Work Agenda emphasizes social dialogue as a means to negotiate fair wages, improve working conditions, and align policies with labour market realities (ILO, 2023).

Governments should facilitate inclusive consultations with employers and unions when formulating policies, ensuring that the voices of informal, gig, and vulnerable workers are represented. Employers should be incentivized to comply with labour laws and contribute to social protection schemes, while unions should expand outreach to unrepresented workers, particularly in fragmented or informal sectors. Evidence indicates that tripartism improves policy legitimacy, increases compliance, and reduces socio-economic vulnerabilities (Vaillancourt-Laflamme, 2005).

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