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Vulnerable Informal Economies in India and Brazil

Abstract

Despite India's strong economic growth, 90% of its population remains employed in informal jobs. Consequently, they lack access to pensions, sick leave, and a safety net to cope with periods of unemployment (ILO, 2024). In this paper, I examine the dynamics of vulnerability within the informal working class in India, utilizing the Advocacy Coalition Framework (ACF) to help explain policy gridlock and identify possible routes to change. In this study, I employ a mixed-methods approach, combining the design of quantitative measures of social-protection coverage and pension measures with qualitative analysis of policy frameworks and preliminary insights from informal workers, including Reshma, Dayanand, Jaipal, Ram Laxman, and Dadarao Kamble. The comparative analysis covers India and Brazil, where social-protection interventions, particularly rural pensions and conditional cash transfers, have been explicitly shown to reduce poverty and promote economic engagement. This paper recommends that the state pursue pragmatic, step-by-step reforms to secure the informal sector while promoting balanced growth.

Introduction to the Problem Statement

The Indian economy has exhibited an average GDP growth rate of 6-7 percent per year over the last decade; however, these macroeconomic benefits have yet to translate into a meaningful social protection environment for informal workers. Around 90% of total employment (with an estimated 510.66 million workers) is in the informal economy, which includes agriculture, construction, domestic work, and micro-enterprises (ILO, 2024). Very often, these workers have no written employment contract and are effectively excluded from pension plans, sick leave, and unemployment benefits, exposing them to significant economic risks in old age, as well as to illness and insecurity later in life. For example, at the time of the COVID-19 lockdown in 2020, many millions of migrant workers were forced into destitution overnight, revealing the extremely weak state of India's social protection (World Bank, 2024).

Currently, under labour regulations, such as the Employees' State Insurance Act of 1948 and the Employees' Provident Fund Act of 1952, the target only includes formal sector employees above a specific limit, thereby leaving the majority of informal workers outside their scope (Ministry of Labour & Employment, n.d.). Even voluntary schemes, including the Pradhan Mantri Shram Yogi Maandhan (PM-SYM) pension scheme, have a low take-up rate, with only 5.1 million workers registered by 2025, in comparison to a target population of over 510 million informal workers (Government of India, 2025).

Brazil's approach to social protection is characterized by the deliberate design of inclusive mechanisms, including the Bolsa Família and targeted rural pension schemes. These initiatives have demonstrably curtailed poverty rates and have extended financial protections to the economically vulnerable segment of the informal labor force (Holmes, Hagen-Zanker, & Vandemoortele, 2011). Triangulating these findings, preliminary qualitative data gathered through semi-structured interviews with workers from India's informal sector, specifically Reshma, Dayanand, Jaipal, Ram Laxman, and Dadarao Kamble, have surfaced recurring themes that underscore the existential necessity of systemic reform across India's social security architecture.

Theoretical Framework: Advocacy Coalition Framework (ACF)

In analyzing the social protection mechanisms of informal workers in India and Brazil, I have employed the Advocacy Coalition Framework (ACF) as a framework to explain the policy processes and coalitions that influence the social protection reform process. The ACF concepts developed by Sabatier and Jenkins-Smith (1993) emphasize the importance of co-constituent actors who mutually agree on beliefs and how they can affect the development of a particular policy over time. Such a theoretical perspective explains the educational mismatch between India and policy gridlocks in Brazil stemming from the success of social protection programs. Therefore, ACF can gain a nuanced understanding of the challenges and opportunities of reform in India and identify the impact of alliances on social protection policy-makers, as well as the need for inclusive reform.

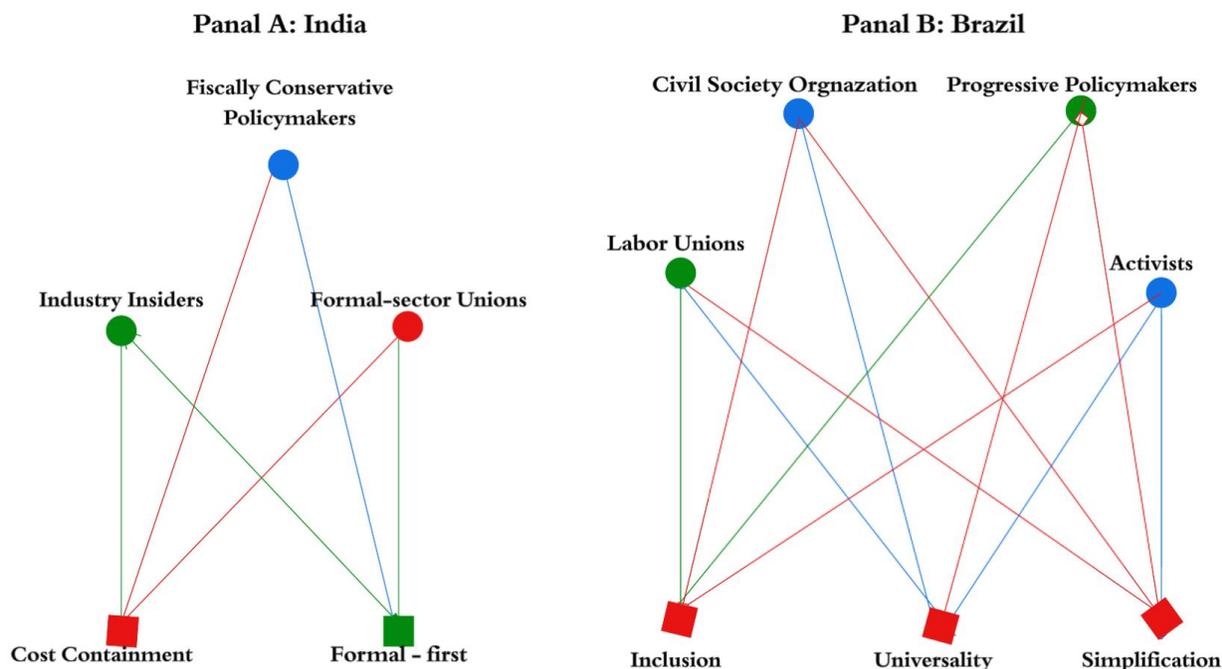


Figure 1: ACF Coalition Map (India vs Brazil)

Comparative Analysis: India vs. Brazil

In both India and Brazil, the informal sector constitutes a significant portion of the economy, with over 90% of India's population earning their living through the informal sector (ILO, 2024). The barriers that informal workers face in accessing social protection are significant in each country, but the modes of addressing those barriers differ significantly. This comparative study will examine the social protection systems in India and Brazil, with a focus on the persistent obstacles, the positive outcomes achieved, and the lessons that can be generalized from Brazil's experience and applied to India's system.

India's Social Protection Landscape

The informal industry in India faces numerous issues with access to social protection, and both preliminary observations and secondary information support this assertion. In one case, the extent of the risks to which employees, such as Reshma, Dayanand, and Jaipal, were exposed was quite evident. Such individuals often lack emergency savings and are unaware of any existing social protection programs to which they can access. Reshma, a cleaner and a migrant,

stated that she migrated to Telangana to get a job. She said that she has to work until she dies because they do not have any pension benefits when they retire. Jaipal is an auto-rickshaw driver who is left in the dark on how things are going in the government and has to borrow money among friends and relatives to make ends meet.

Laxman Ram, a Bihar migrant construction laborer, says that he cannot borrow money from anyone, nor can anyone lend him money, because he does not even have a house, which raises doubts about his credibility and ability to repay the loan to the lender. Likewise, a 68-year-old construction worker, Dadarao Kamble, had to navigate the bureaucratic process of registering for the *Imarat Aani Itar Bandhkaam Kamgaar Kalyan Yojana* (Building and Other Construction Workers Welfare scheme) because he lacked the necessary documentation or financial resources, which highlights a failure in the system and potential corruption in accessing social protection. These testimonies highlight a largely neglected sector of outreach and awareness among informal workers in India.

The social protection programs of the Government of India, such as PM-SYM and ESI, have not yet provided full coverage to informal workers. The Ministry of Labour and Employment report (n.d.) indicates that, as of the voluntary pension system known as PM-SYM, 5.1 million workers are registered, which is still short of the target of 510 million (Government of India, 2025). The Employees' State Insurance (ESI) scheme provides health insurance, pension benefits, and welfare services to formal sector workers in India. Managed by the Employees' State Insurance Corporation (ESIC), it excludes informal workers in sectors like agriculture, domestic work, and small enterprises. Furthermore, numerous workers, such as Dayanand, have registered with the ESI. However, they face significant hurdles within the system, such as delayed health services or the lack of benefits, including pensions. Dayanand stated that the 2,000-rupee monthly pension under ESI would not meet his mid-day requirements, forcing him to take loans whenever a medical emergency arose.

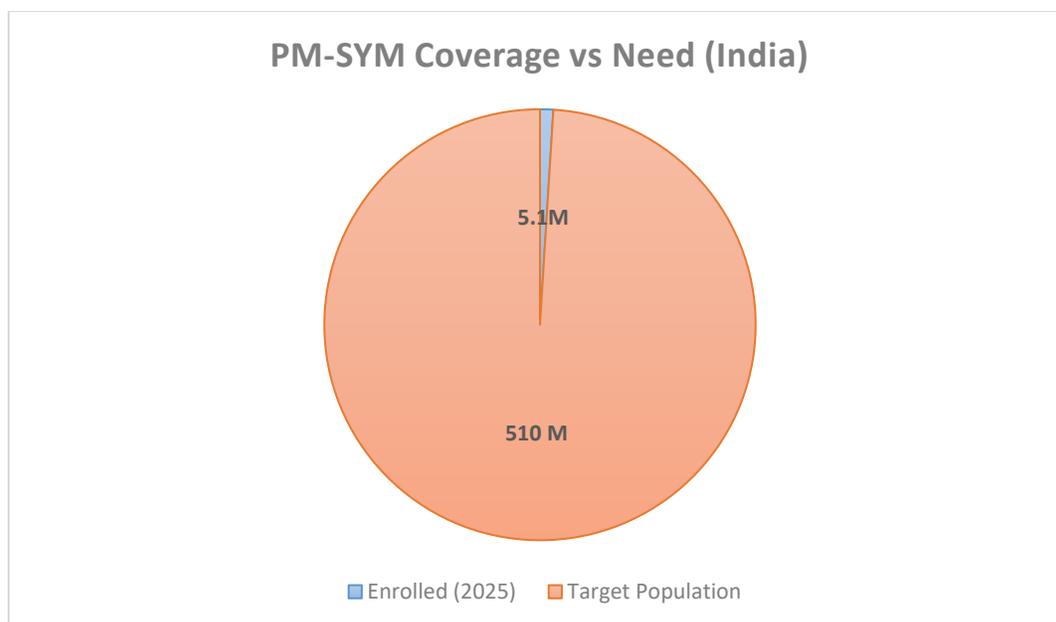


Figure 2: PM-SYM Coverage vs Need (India)

Due to a lack of awareness about government schemes, bureaucratic failures, and insufficient features, inadequate coverage is a significant hindrance to the successful implementation of social protection in India. Public expenditure in India on social protection amounts to 5.1% of the country's GDP (International Labour Organization, 2024). Despite recent improvements, social protection coverage has more than doubled, from 24.4% in 2021 to 48.8% in 2024, according to ILO data (Ministry of Labour & Employment, 2025). India's expenditure on social protection as a percentage of GDP is less favorable compared to other nations, including Brazil. This is due to the minimal nature of funding, combined with administrative hurdles, which prevent India's social protection programs from reaching most informal workers, leaving them exposed to financial uncertainties.

Brazil's Social Protection Landscape

Despite its large informal labor force, Brazil has enacted a relatively extensive and effective social protection framework. Reciprocal programs, such as Bolsa Família and rural pensions, have been crucial in providing relief and promoting economic inclusion among informal workers. Bolsa Família is a conditional cash transfer program that provides low-income families with the condition of attending schools and receiving regular medical check-ups

(Holmes, Hagen-Zanker, and Vandemoortele, 2011). Reaching 11.1 million families (over 46 million people) annually, making it the largest CCT program globally (Centre for Public Impact, 2024). This has been proven to enhance the economic stability of informal workers; hence, they will not experience destitution during economic crises.

The rural pension schemes in Brazil have been complemented by emergency measures during COVID-19 that explicitly targeted informal workers, with higher eligibility thresholds (WIEGO, 2021). These measures aimed to provide a basic income transfer to vulnerable older generations in society and have yielded positive results simultaneously. It is through such programs that informal workers, who are either involved in agricultural work or the informal sector, are provided with financial assistance upon retirement. The World Bank (2022) found that these pension programs have helped reduce poverty in rural areas, thereby acting as a form of protection for the informal sector in the absence of a similar system supporting them.

Moreover, public spending in Brazil on social protection is 21.5% of its GDP (ILO, 2024). On the other hand, in most Latin American countries, social protection spending accounts for 4% of GDP (OECD, 2024). Where Brazil's spending on social protections is significantly higher than in most Latin American countries, this is particularly notable when considering India's small expenditure in comparison to Brazil, especially given the latter's far-reaching initiatives associated with informal labor. Such enhanced monetary advantages have provided pensions, medical care, and money transfers to almost the entire informal labor force in Brazil.

Key Differences in Social Protection Coverage

The key difference in the social protection systems between India and Brazil has been the limited scope of coverage. In Brazil, the Bolsa Familia, as well as the rural pension program, is specifically aimed at impacting a large percentage of informal workers, especially in the rural regions, which form a significant segment of the informal workforce. The programs have been effective in reducing poverty and providing some economic security as a minimum. Instead, the inclusive policy adopted in Brazil permits informal workers to receive social security and pension benefits irrespective of their formal working status (Holmes et al., 2011).

On the other hand, the programs in India, namely PM-SYM and MGNREGA, lack universal coverage and primarily target the rural population, with PM-SYM enrollment showing a declining trend from 4.3 million in FY20 to only 0.16 million in FY22 (Policy Circle, 2024). As evidenced by Jaipal and Dayanand, urban informal workers do not benefit from such initiatives. Despite over 94% of e-Shram registered workers earning less than Rs 10,000 per month, indicating significant vulnerability (Drishti IAS, 2022). Thus, highlighting a sharp geographical-occupational divide in the Indian protection system. Additionally, although MGNREGA provides 100 days of employment annually, this is insufficient to cover urban informal workers who are unable to secure government jobs or similar initiatives (Baik, 2024). The comparatively low proportion of respondents to PM-SYM also demonstrates a greater lack of trust and awareness of such programs among informal workers, which contributes to coverage gaps (Sharma, 2023).

Obstacles to Access to Social Protection

The barriers to realizing social protection for informal workers in both countries are faced in India as well as in Brazil, but these impediments take different forms. In India, the low enrollment in social protection schemes has been hindered by challenges such as a lack of awareness, complex enrollment processes, and limited access for informal workers. An example is Reshma, who has no knowledge of existing government schemes and struggles to navigate the system due to a lack of financial literacy. Likewise, Dayanand experiences language obstacles and a lack of guardian support in the healthcare system; thus, he is unable to access medical care.

Although Brazil has a comprehensive social safety net system, it has nonetheless faced challenges, including the termination of Bolsa Família in 2021 and its replacement with Auxílio Brasil, which has created policy uncertainty (WIEGO, 2021), as well as bureaucratic inefficiencies and delays in claim processing. However, digital platforms, including the Cadastro Unico (Single Registry), have made accessing benefits less complicated for informal workers in Brazil, and the beneficiaries of the Bolsa Família initiative have been effectively integrated into other social services, thereby reducing administrative delays (Fassarella et al., 2024).

Lessons for India

To begin with, the acceptable practice in Brazil emphasizes universality, ensuring that both rural and urban informal workers have an equal chance of accessing these pensions, healthcare, and money transfers. The Indian government can enhance its social protection provisions by incorporating a more inclusive program that directly targets the host population, particularly informal laborers operating in urban areas where the scheme has not been very effective, as seen in the case of MGNREGA.

Second, the implementation of digital infrastructure in registering programs and offering services by Brazil is a feasible example for India. Integrating the Aadhaar system with e-Shram could facilitate the registration process for informal workers and help ensure the transfer of benefits to the most disadvantaged groups in the population.

Lastly, India needs to allocate more resources to social protection for its citizens, moving beyond the current fragmented approach toward a more unified system (Pai, 2025) similar to Brazil's integrated model (ActionAid, 2022), so that informal workers can have greater coverage. The case of Brazil has demonstrated that investing in social security and cash-transfer programs yields long-term economic benefits, as it reduces poverty levels and enhances economic inclusion.

Findings and Discussion

The Advocacy Coalition Framework (ACF) serves as an analytical lens through which the formation and implementation of social protection policies can be examined, revealing the ideological and strategic dynamics of competing groupings. According to the ACF, policy actors, whether legislators, trade associations, or civil society organizations, band together into coalitions when they find common cause through shared deep-seated belief systems. Within social policy transfer, such coalitions invariably possess shared preferences that may either champion or impede the trajectory of the reform agenda.

In India, approximately 90 percent of the total workforce comprises the informal labor force, with recent data showing over 30.68 crore workers registered on the e-Shram portal as of March 2025 (PIB, 2025), which remains largely unaddressed in formal social protection

programs. In the case of informal workers, such as Reshma (a cleaner), Dayanand (a security guard), Jaipal (an auto-rickshaw driver), Laxman Ram (migrant construction laborer), and Dadarao Kamble (construction laborer), significant barriers exist to their access to protection mechanisms due to limited awareness, bureaucratic inefficiencies, and insufficient governmental outreach.

The failure of the Pradhan Mantri Shram Yogi Maan-Dhan (PM-SYM) scheme, which registered only 5.1% of the target population of 510 million informal workers (Government of India, 2025), highlights the less efficient nature of existing policy development in reaching the informal population. The existing alliance in India, comprising formal-sector trade unions, fiscally conservative policymakers, and industry insiders, prioritizes formal employment generation and cost containment, thereby providing informal workers with limited social protection options (Ministry of Labour & Employment, n.d.).

On the other hand, Brazil has introduced deliberate systems of social protection, encompassing Bolsa Família and rural pensions, which provide a single monetary safety net to informal workers. The Brazilian social protection reforms are widely supported by activists, progressive policymakers, civil society organisations, and unions, and therefore create an irresistible impetus to change (Holmes, Hagen-Zanker, & Vandemoortele, 2011). The strategy implemented in Brazil offers multiple lessons to India, particularly in terms of a population prone to vulnerability, and the plan aims to improve access by simplifying yet efficient enrolment processes.

Counterarguments & Rebuttal

Opponents argue that expanding social protection to informal employees in India would prove unsustainable financially and administratively. They cite the country's low tax rates and the lack of effective institutions as hindrances to full-scale reforms. Additionally, they caution that universal benefits are offered and can lead to the emergence of moral hazard, as well as a decrease in formal employment and labour-force participation (Sharma, 2023). Other barriers, which do not undermine the need for fiscal performance, include the high administrative expenses involved in registering millions of informal employees and delivering their benefits.

However, such concerns should not be used as a pretext for not reforming. The example of Brazil, where humble programs like Bolsa Família and the rural pensions have generated real effects, proves that. Such programmes have alleviated poverty and boosted the local economy, as informal workers are spending more money on health, education, and small businesses, thereby enhancing local economies (Holmes, Hagen, and Vandemoortele, 2011). The digital solutions of Brazil facilitate enrollment, reduce bureaucratic waste, and minimize administrative expenses, which are scalable and adaptable for India, thereby improving predictive capacity. An example is the Aadhaar system, combined with e-Shram, which could enhance efficiencies in enrolment and the distribution of benefits by increasing enrolment and reducing administrative workload.

In addition, informal workers, including Dayanand and Jaipal, as well as other informal workers in primary research, emphasize the urgent need for improved social protection. In the absence of healthcare or pensions, they experience financial instability and isolation, underscoring the cost of inaction and emphasizing the need for timely intervention. These practical dilemmas suggest that the exposure to dangers that an effort to reform would entail is minimal compared to the benefits in terms of reducing systemic vulnerability.

Therefore, the social-protection system in India needs reorganization, aiming to increase coverage while striking a balance between special schemes that enhance accessibility and sustainability, and minimize bureaucratic complexity, thereby also improving resiliency.

Policy Recommendations

To address the significant gaps in India's social protection mechanism for informal workers, the paper proposes a gradual reform agenda that incorporates best practices learned from Brazil, along with new ones tailored to the Indian setting. These reforms aim to ensure more exhaustive coverage, minimize obstacles, and implement measures to protect the 510 million informal workers in India more sustainably.

1. Universal but Phased Social Protection Expansion

Building on the experience of Brazil and the Bolsa Família program, paired with rural dependency schemes, India must gradually advance in line with PM-SYM and MGNREGA, so

that it includes urban unskilled workers, especially those working in the domestic sector, construction, and micro-enterprises. A gradual inclusion strategy, initially involving the inclusion of workers whose earnings are below a certain threshold of 10,000 per month, as indicated by e-Shram data, will align fiscal limitations with the achievement of the goal of universalization.

2. Digital Integration via e-Shram and Aadhaar

India should transform the existing e-Shram portal into a comprehensive registry, integrating Aadhaar and banking networks to simplify the enrollment process. It is a reform that would assist workers with a long record of being hindered by bureaucracies in achieving pensions, healthcare, and emergency transfers through a single platform. The idea of such integration is supported by the Cadastro Único in Brazil, which demonstrates that not only is the administrative cost lowered, but also the uptake is improved.

3. Micro-Pensions and Emergency Protection

Initiate low-contribution, flexible micro-pensions between 50 and 100 units of currency per month, all managed with individual co-contributions by the government, the first two years of which will be co-matched, and which should be targeted at developmental schemes with larger urban informal workers, and with irregular earnings streams. Additionally, establish an Emergency Support Fund that provides timely, small transfers to employees who have faced a crisis, such as sickness or unemployment. This approach addresses direct sources of vulnerability, as exemplified by Jaipal and Dayanand.

4. Strengthening MGNREGA & Urban Employment Guarantee

Management of MGNREGA should be increased to 100 workdays between 150 and 200 days, and wages ought to be adjusted (to inflation). In cooperation with this, the coverage gap that non-rural informal workers face should be pilot-tested in big cities, following the AUEGS of Kerala, to bridge gaps in employment.

5. Strategic Increase in Social Protection Spending

In India, social protection accounts for 5% of the gross domestic product, Brazil spends 21% (ILO, 2024). The proposal to make a gradual increase to 7 percent is fundable by reprioritizing subsidies and increasing tax compliance. The results of this move are a decrease in poverty levels and increased economic inclusion, as seen in Brazil's long-term benefits.

Conclusion

India's informal workers are still in a precarious situation, not because economic growth is absent. Growth is there because cohort, institutions, and design choices leave protection fragmented and exclusionary. Using the Advocacy Coalition Framework, this paper demonstrates how a fiscally conservative, formal sector-oriented coalition has led to the development of shallow, voluntary, and poorly administered schemes, such as PM-SYM. In contrast, in Brazil, a broader coalition centered on Bolsa Familia and rural pensions has distributed simple, universalistic entitlements. In the case studies, Reshma, Dayanand, Jaipal, Laxman Ram, and Dadarao Kamble demonstrate how lost document policies and the resulting inadequate assistance contributed to policy failure and daily insecurity. Comparative evidence suggests that "coverage breadth, easy enrollment, and stable financing," not "slogans," determine resilience. Feasible reform in India is therefore incremental but systemic: integrate e-Shram with Aadhaar and banking rails, design portable micro-pensions with early co-matching, create an emergency shock-response window, expand and pilot urban MGNREGA, and roll out social-protection spending along a credible trajectory. These measures change the incentives within the policy subsystem and realign the status quo, shifting the beneficiaries to construct a new coalition for inclusion. Growth strategy, in this case, is the dominant coalition, aiming to protect the majority by encompassing consumption, human capital, and the economy, thereby providing insurance against future shocks. The status quo comes with a heavy price.

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