

# A Case for the Inclusion of Informal Social Protection in Social Policy Theory and Practice—Lessons From Nigeria and Pakistan

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[journals.sagepub.com/home/jas](https://journals.sagepub.com/home/jas)**Zahid Mumtaz** 

The London School of Economics and Political Science, UK

**Oko Chima Enworo and Zitha Mokomane**

Department of Sociology, University of Pretoria, South Africa

## Abstract

This paper argues for the integration of informal social protection into social policy theory and practice through a comparative analysis of informal mechanisms in Pakistan and Nigeria. In developing countries, especially in Asia and Africa, where formal social protection coverage is limited, informal social protection plays a crucial role in addressing gaps in the welfare system. The findings not only contribute to a comprehensive understanding of welfare systems but also support for the cohesive integration of formal and informal social protection, providing evidence for policy improvements in developing and less developed countries.

## Keywords

Informal social protection, Nigeria, Pakistan, south–south learning, idiosyncratic, covariate

## Introduction

The paper compares and explores various mechanisms that provide informal social protection to address the welfare needs of impoverished and vulnerable populations in Pakistan and Nigeria. Furthermore, the study assesses the perceived efficacy of these measures by the recipients in both contexts. Informal social protection encompasses measures taken by households, immediate and extended family, kin, non-kin relations, community, nongovernmental organizations (NGOs), and religious organizations to fulfill people's immediate needs, and protect them against risks and shocks (Mumtaz, 2022). Exploring the role of informal social protection through a comparative study in the context of developing countries is important because the coverage of formal social

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### Corresponding author:

Zahid Mumtaz, Department of Social Policy, London School of Economics and Political Science, Houghton Street, London WC2A 2AE, UK.

Email: [z.mumtaz@lse.ac.uk](mailto:z.mumtaz@lse.ac.uk)

protection in many developing and less developed countries, particularly in Asia and the Pacific as well as Africa, is low at 44% and 17%, respectively (ILO, 2021). As a result, a significant segment of the population in such countries relies on informal social protection to meet their needs (Balgah and Buchenrieder, 2010; Dube and Edwell, 2018; Hebo, 2013). Examining the diverse mechanisms by which informal social protection is delivered and evaluating the effectiveness of these measures from the recipients' perspective will help identify the various actors and institutions and diverse mechanisms through which informal welfare is administered. This evidence can significantly contribute to a holistic understanding of welfare systems, advance comprehension of complex welfare arrangements (welfare mix) that encompass both formal and informal mechanisms, and facilitate the integration of formal and informal social protection. Such integration is crucial for enhancing the overall efficiency of welfare systems, especially in the face of financial constraints experienced by both developing and less developed countries. We acknowledge that the integration of formal and informal welfare may give rise to issues of policy distortion and layering, as discussed by Sumarto in 2017 and 2021 in the Indonesian context. However, we argue that there is significant value in such integration, with benefits exceeding the costs, particularly for other low-income countries such as Pakistan and Nigeria.

Therefore, we argue for the inclusion of informal social protection in social policy theory and practice alongside formal welfare provisions, especially in developing and less developed countries. Traditional social policy literature has predominantly focused on "statist" approaches, prioritizing formal welfare (Mumtaz et al., 2023). Notably, the consideration of informal social protection in the development and analysis of social policymaking for developing and less developed countries has been largely neglected (Institute of Development Studies, 2011; Midgley, 2019; Roumpakis, 2020). However, according to Nordensvärd and Ketola (2022), informality serves as the foundation of all welfare, underscoring the integral connection between formal and informal welfare. In addition, Midgley (2014) argues that social development, which has largely remained the focus of developing nations, can be better acquainted with the study of formal and informal welfare systems. Thus, to comprehensively understand a welfare system, both formal and informal welfare provisions necessitate thorough examination (Midgley, 2014). Taking these viewpoints into account, this paper injects empirical insights into the role of informal social protection in addressing the welfare needs of vulnerable populations in two less developed countries—Pakistan and Nigeria—for advancing a better understanding of welfare systems.

Indeed, a number of studies have demonstrated the extent to which informal social protection mechanisms, such as the family, mutual aid organizations, burial societies, Rotating Savings and Credit Associations (ROSCAs), and community-based welfare provisions, continue to serve as the main sources of safety nets for the poor and vulnerable in many parts of the world. They provide assistance and insurance in times of need or in cases where formal welfare services do not adequately reach citizens (Devereux and Getu, 2013; Oware, 2020; Saksela-Bergholm, 2019). For example, at the peak of the HIV and AIDS epidemic in East and Southern Africa in the late 1990s and early 2000s, the extended family was a major source of support for those infected and affected by the epidemic (see, for example, Kuo and Operario, 2010; Lombe et al., 2019; Martin and Zulaika, 2016; Phetlhu and Watson, 2014; Tamasane and Head, 2010). In Vietnam, older people predominantly rely on familial transfers for their support (Evans and Harkness, 2008). Similarly, in the United States, approximately 60% of parents reportedly received childcare support from extended family members during the first year of the COVID-19 pandemic (Yang et al., 2022). In Mauritius, Guven et al. (2021) demonstrated the significant role of NGOs and religious groups in providing social aid to vulnerable groups and other socially excluded populations. Meanwhile, in Greece and Nigeria, Xhaho et al. (2022) and Wusu and Isiugo-Abanihe (2006), respectively,

highlighted the importance of cultural values and kinship solidarity in the exchange of care across borders. In their comparison of formal and informal social protection in Pakistan, Mumtaz and Whiteford (2021) found that households perceive informal social protection as more beneficial than formal social protection.

Despite such a rich body of literature on informal social protection, there is a lack of empirical studies that compare and explore the role of informal social protection in two less developed countries. Various scholars have emphasized the necessity for empirical investigations to examine the role and effectiveness of various mechanisms of informal social protection in meeting the welfare needs of people in developing country contexts where such mechanisms are more prevalent (see, for example, Noyoo and Boon, 2018; Roumpakis and Sumarto, 2020). Therefore, this study bridges this gap by drawing on the empirical investigations conducted in two less developed countries—Pakistan and Nigeria—to explore and compare the roles and mechanisms of informal social protection. By doing so, this paper will contribute to the literature as follows. First, the study provides a holistic understanding of the welfare systems present in two less developed countries by highlighting different actors and mechanisms through which informal social protection is administered. It will also enable assessments of the (in)effectiveness of these measures in different contexts. Second, the study will illuminate the importance of integrating formal with informal social protection for improving the overall effectiveness of a welfare system. Finally, the study will not only provide evidence for inclusion of informal social protection in social policy theory and practice for developing and less developed countries but also help guide further research.

## **The case for informal social protection in social policy theory and practice**

In his seminal work, Marshall (1950) introduced the concept of social citizenship, emphasizing the integral role of social rights. The theoretical framework derived from Marshall's insights is frequently illustrated as a "three-legged stool," symbolizing citizens' entitlement to civil, political, and economic rights, thereby enabling their full societal participation (Panican and Ulmestig, 2016; Twine, 1994). Citizenship is a social status that empowers individuals to make claims related to state-organized welfare services. Over time, the concept of social rights has evolved to become a cornerstone of state-funded social welfare, recognized as a crucial element in advanced welfare states for addressing inequalities within capitalist societies (Stephens, 2021). Esping-Andersen's (1990) work on comparing welfare regimes also draws heavily on Marshallian ideas, cementing the relationship between social rights and the formal national welfare state.

However, Marshall's concept of social citizenship as an evolution of rights is critiqued for its narrow focus on a legal, liberal perspective. Nordensvärd and Ketola (2022) argue that Marshall's modernist perspective assumes an advanced economy and emphasizes the role of the national formal citizenship in addressing the side effects of capitalist development. Marshall's work focuses on a specific Western national process, neglecting the important role of informal social practices and community (Nordensvärd and Ketola, 2022). Lister (1998) argues that citizenship can exclude members of society based on gender, race, and residency status, limiting access to formal welfare services (Chauvin and Garcés-Masareñas, 2012; Hoxsey, 2011; Lister, 1998).

Scott (1977), in his seminal work, emphasizes the role of informal rights and reciprocal exchanges within communities to provide welfare for members of society in times of need. The reciprocal exchanges may take shape in community-based welfare provision covering multi-purpose insurance, sickness insurance, healthcare, death insurance, income maintenance, housing, food security, and neighborhood security (Mumtaz, 2022). The role of informal networks becomes more prominent in the context of developing and less developed countries where the state does not

have substantial resources to provide welfare to people who hold social rights (Wood and Gough, 2006). Gough et al. (2004), in their conceptualization of informal security regimes for developing and less developed countries, highlighted the role of informal networks in meeting the welfare needs of the poor and vulnerable. They argue that the state's capacity to offer welfare in low-income countries is limited, and imperfect market conditions lead people to heavily rely on family and community relationships to meet their security needs. Wood and Gough (2006) suggest that informal networks encompass a continuum from local and ascriptive relations like kinship groups, clans, and villages to wider and more organized entities such as civil society organizations, including NGOs. In essence, it embodies a spectrum of institutional practices, ranging from personal networks to more abstract forms of social capital.

In his work, Mumtaz (2022) (re)conceptualized “informal social protection,” highlighting the assistance provided by informal networks and delineating its three key components: informal assistance, informal insurance, and informal labor market measures. These components are delivered through various informal mechanisms to address the needs of people, particularly in developing and less developed nations (Mumtaz, 2022, Roumpakis, 2020). The inadequacy of formal welfare provided by the state, coupled with the substantial presence of diverse informal welfare mechanisms (Cammatt and MacLean, 2014), necessitates the development of unique analytical tools for social policy analysis in developing and less developed countries (Midgley, 2019). Surender (2019) argues for caution against assuming a linear trajectory or a “catch-up logic” with the West in terms of social policy, emphasizing the significant differences between the developing and developed world. The dynamic nature of change further underscores the need for caution in predicting models or typologies of social policy in developing and less developed countries, especially when viewed from the Global North. The under-theorization of social policy in the developing world, as noted by Surender (2019), highlights the absence of equivalent guiding frameworks compared with those in OECD (Organisation for Economic Co-operation and Development) countries. Building upon this discussion, we argue that the incorporation of informal social protection into analytical tools and frameworks is crucial for the analysis and development of social policy in the developing and less developed world. Despite a significant body of literature on the role of informal social protection, the utilization of this concept in developing analytical tools or frameworks for social policy analysis in the Global South is nonexistent. This gap persists despite the evident importance of informal social protection in addressing the welfare needs of people on a large scale.

Numerous studies have delved into the roles, purposes, efficacy, and benefits of informal social protection. Oware's (2020) examination of women's self-help groups in Kenya exemplifies how community-based arrangements not only create social safety nets by smoothing household and individual incomes and consumption but also provide insurance through group savings. Research across diverse African regions has emphasized the importance of informal social protection mechanisms, such as age-grade systems for risk prevention, ROSCAs for risk mitigation, and burial societies for risk coping (Bhattamishra and Barrett, 2010; Dafuleya, 2018; Enworo, 2023; Mokomane et al., 2021; Mupedziswa and Ntseane, 2013). Available evidence further indicates that, compared with formal social protection, informal systems prove more effective in targeting and reaching a broader population. Their networks enable better identification of the most vulnerable community members, even in informal social protectionersed communities (Browne, 2013). Informal social protection arrangements offer a comparative advantage due to lower information and enforcement costs (Bhattamishra and Barrett, 2010; Calder and Tanhchareun, 2014). They are also noted for being more reliable, less bureaucratic, more adequate, inclusive, and flexible (Mokomane et al., 2021). These findings collectively underscore the multifaceted advantages and adaptability of informal social protection mechanisms, significantly contributing to addressing the diverse needs of individuals and communities.

Despite a substantial body of literature highlighting the contribution of informal social protection in meeting the needs of the poor and vulnerable, these systems are often overlooked, and their potentials remain untapped in social policy development and analysis (Holmes and Lwanga-Ntale, 2012). Reviews of social assistance programs in Africa (United Nations Development Programme (UNDP), 2019a, 2019b; World Food Programme (WFP) et al., 2021) reveal that only a few contemporary social protection policy statements in Africa acknowledge the role of informal social protection mechanisms. The following section provide an overview of the welfare landscape in two income countries, Nigeria and Pakistan, highlighting the inadequacy of formal social protection for citizens in both countries. The discussion also underscores the relevance of empirically identifying of different mechanisms through which informal social protection is administered and its effectiveness in meeting the welfare needs from recipients' perspectives.

### **Non-inclusion of informal social protection in social policies— Nigeria and Pakistan's formal welfare landscape**

Nigeria and Pakistan, classified as low-income countries (World Bank, 2022), have been purposively chosen for this study. This selection is based on their shared attributes in the provision of low formal welfare and their reliance of sizable populations in both countries on informal welfare—an essential facet of informal security regimes (Abu Sharkh and Gough, 2010; Wood and Gough, 2006). Moreover, both Pakistan and Nigeria are recognized as conservative societies (Omole-Ohons et al., 2010; Svanemyr et al., 2015). In such settings, traditions, culture, family structures, kinship networks, and religion play integral roles in individuals' lives, functioning as vital sources of support in times of need (McAnany, 2013). Nigeria and Pakistan boast robust family systems, deeply ingrained cultural values, and longstanding traditions. The substantial influence of religion on the lives of individuals in conservative societies, as highlighted by Johnstone (2015), is another key factor behind the selection of these nations. In both Pakistan and Nigeria, the majority of the population adheres to one religion or another. For instance, approximately 90% of Pakistan's population is Muslim, while in Nigeria, around 50% follow Islam, and 46% are Christians. Within these countries, various religious institutions, such as madrassas and churches, assume pivotal roles in providing support and welfare to the underprivileged during times of need (Obadare, 2007).

Historically, social protection programs in the two countries have predominantly focused around the formal sector. Notably, social insurance schemes, such as public pensions, have largely catered to public sector employees, constituting a substantial proportion of the overall social welfare expenditure in both countries (Anifalaje, 2017; Holmes et al., 2012). In the years 2007 and 2017, Pakistan and Nigeria, respectively, embraced social protection strategies aligned with directives from international financial institutions like the World Bank and the International Monetary Fund, as well as international development agendas (Ministry of Budget and National Planning, 2017; Ministry of Finance, 2009). These strategies were crafted to address the specific needs of individuals entrenched within the informal sector of their economies. This led to the implementation of initiatives: in Pakistan, the introduction of social assistance schemes, exemplified by the Benazir Income Support Programme, and in Nigeria, a diversified range of measures, encompassing tailored cash transfer programs for those with disabilities, and conditional cash transfers designed, for example, to boost girls' education, and to improve the health of pregnant women and women with children under the age of 2 years.

However, even subsequent to the implementation of the foregoing social protection strategies, a significant common challenge persists in both countries: a relatively modest share of their gross domestic product (GDP) is allocated to social protection programs. Pakistan designates approximately 1.9% of its GDP, while Nigeria assigns only 0.7%. This allocation starkly contrasts with the

global average of 12.9% (ILO, 2021). Within these allocations, a considerable segment—roughly 0.8% of Pakistan’s GDP and about 0.5% of Nigeria’s GDP is still directed toward public pensions of formal sector employees, leaving a diminished allocation for the informal sector. Consequently, the reach of social protection coverage remains notably constricted in both nations. Specifically, Nigeria’s coverage of social protections stands at 11%, while Pakistan’s lags behind at 9.2%. These figures markedly fall short of the average coverage observed among countries classified as low-income and low-middle-income (ILO, 2021). Another pressing issue confronted by both nations pertains to the challenge of effectively targeting and identifying eligible households for inclusion in social protection schemes. This problem arises from administrative and technical intricacies and is compounded by a lack of robust coordination mechanisms across various governmental departments. This inadequacy ultimately erodes the efficacy of social protection initiatives, consequently leading to the exclusion of the most economically marginalized and susceptible populations in both countries (Holmes et al., 2012; World Bank, 2019; Yakubu, 2020). Consequently, a substantial segment of the population in both countries heavily relies on informal social protection as a means to address their welfare needs. It is important to note that despite the reliance of a significant population on informal welfare in both countries, there is little to no mention of informal social protection in the policy documents. The next section compares and explores the role of informal social protection in both countries.

## **Research methods**

The empirical data for this paper originated from studies conducted independently in Pakistan and Nigeria, specifically focusing on investigating the role of informal social protection. Both studies utilized qualitative research methodologies, gathering data through semi-structured interviews conducted in both countries. In Pakistan, 90 semi-structured interviews were conducted across 14 cities. For the selection of households in the research, information was obtained primarily through local religious institutions, particularly madrassas. This approach was adopted because impoverished households commonly send their children to madrassas, either for educational purposes or for obtaining some form of support (Mumtaz and Whiteford, 2021). It must be noted that while the information used for household selection was sourced from madrassas, the semi-structured interview questions covered a wide range of topics, including household characteristics, various forms of formal and informal welfare arrangements available to households, and the effectiveness of such measures.

In Nigeria the semi-structured interviews were also conducted in the two rural communities: Umueze-Anam and Nzam, located in Anambra state in the southeast of the country. These communities were selected purposively for their agrarian livelihood, vulnerability to flooding, and its associated adverse impacts, as well as their history of marginalization—reflected through limited access to government social amenities. A total of 38 extremely poor and vulnerable—per the UNDP (2019a) and Oxford Poverty and Human Development Initiative (2019) multidimensional poverty indicators—community members were interviewed. Sample selection was done using snowball sampling. In this regard, an initial vulnerable community member—poor female head of household, person with disability, or unemployed individual willing to participate in the study was identified and selected with the help of a gate-keeper in the community. After being interviewed, these initial study respondents referred the researcher to other willing participants within their network or with shared vulnerability. This process was followed until the sample size of 38 was considered adequate based on reaching theoretical saturation, which refers to information redundancy (Hennink et al., 2017). Sample selection was further based on the guiding principles for flood recovery, reconstruction, and resilience in Nigeria, which emphasizes priority attention to the most vulnerable groups, including

female-headed households, children and orphans, the poor, and those with special needs to avoid their being overlooked (Federal Government of Nigeria (FGN), 2013).

Due to the conservative nature of both countries, it is customary for male members to assume the role of household heads. However, there were instances where the family was headed by a female, primarily observed among widows, separated or divorced women, and teenage single mothers. Among the 90 households interviewed in Pakistan, 30 were led by females. In Nigeria, 26 out of 38 households had female heads, two-thirds of whom were widows—largely due to the relatively high male mortality rate, mostly resulting from the precarious nature of life in the areas involved. People with disabilities and the unemployed also constituted a notable proportion of the sample in both countries. With the consent of the respondents, all interviews were audio-recorded and conducted in the vernacular of each region in both countries.

It is reiterated that this was a qualitative study, and the purpose was to explore household experiences on the various manifestations and functions of informal social protection systems in Pakistan and Nigeria. Respondents in both countries were asked about the different forms of assistance they received from diverse informal sources and were clearly informed that support from the government or any sources for which they pay does not constitute informal social protection. The bottom-up interpretive approach allowed for capturing rich and nuanced insights into the mechanisms through which informal social protection meet the welfare needs of individuals, and households as well as the perceived effectiveness of such mechanisms.

At the end of the data collection phases, the audio recordings of all the interviews underwent transcription and translation to English. The resultant textual data underwent an inductive analysis to delve into the perspectives of households regarding the channels through which respondents accessed informal social protection and the degree to which these avenues proved beneficial. Within the scope of this inductive analysis, recurring themes were identified, sorted, and categorized. Subsequently, the data were rearranged and synthesized to encapsulate the diverse viewpoints extracted from the data, encompassing households' attitudes toward sources and the impact of informal social protection. The inclusion of color-coded identifiers, corresponding to different cities, facilitated the examination of any potential variations between locations. This analytical approach facilitated the determination of whether specific points were predominantly reinforced by quotes from a city or country.

## Results

To compare and explore the role of informal social protection, the study employs Mumtaz (2022) heuristic framework, delineating three distinct attributes. The first pertains to informal assistance provided through cash or in-kind aid for meeting immediate security needs. The second involves informal insurance, encompassing both contributory and non-contributory transfers for risk management. The third attribute covers informal labor market measures, administered through vocational education, specialized training, and skills development. While Mumtaz's (2022) heuristic framework offers valuable insights, it does exhibit certain limitations, particularly in its scope regarding the acknowledgment of unpaid care work and the contributions of the voluntary sector in the context of welfare provision (see, for example, Kendall, 2003; Lyon and Glucksmann, 2008). Nevertheless, despite these shortcomings, the framework provides a useful tool for comparing informal social protection based on similar attributes. The overall findings reveal a spectrum of informal social protection mechanisms that are often adopted to address the welfare needs of the vulnerable in Nigeria and Pakistan. The subsequent discussion elucidates the different mechanisms of informal social protection and the ways in which these mechanisms contribute to satisfying the needs of vulnerable populations.

### *Informal social protection practices in security, consumption needs, and care*

The study findings showed that semi-structured interview participants were poor and in need of welfare assistance in terms of care, cash, food, and shelter assistance. However, it was observed in both countries that despite their need for formal welfare, sizable households were not receiving it indicating not only issues of coverage but also targeting (participant interviews), which was explained by one of the participants:

I am a widow and illiterate, and I cannot do any formal job. I have four children to feed, but I am not receiving any form of support from the government to feed my kids. I have gone to various offices but have not been able to receive anything. There are people in my village who are much better off than me but they receive support from Benazir Income Support Programme. The only help I receive is from my extended family members. (Participant B, Lodhran)

The study participants in both countries narrated that they rely on informal mechanisms such as extended family, religious organizations, age grades,<sup>1</sup> and employers that provide assistance in the form of cash, food, clothing, shelter, and care. For example, a participant narrated:

I was told that my father went to the Biafran-Nigerian war and was killed in the war . . . It was during the war that my mother gave birth to me. . . my late father's kinsmen insisted and took me to stay with them. Shortly after that, my paternal uncle who took me died . . . subsequently, my matrilineal kins took me in as a foster child . . . I lived with my maternal uncle . . . until I got married. (Participant 20, male, Nzam, Nigeria)

In Pakistan, another common source of social assistance is employers as one female participant from Dera Ghazi Khan explained:

I am a widow and work in people's houses. They are generous people and provide me with clothes for my children and sometimes extra money whenever I ask for help. The assistance is very useful for my household.

The experiences of the participants indicate that vulnerable populations in both countries relied on informal support through various channels, including religious organizations, age groups, employers, and extended families. It is important to highlight that informal social protection sources were not only better at targeting but also providing assistance as required and on a needs basis.

### *Informal social protection practices in healthcare and managing risks*

The interviewed households informed that they faced various risks such as illness, disease, floods, earthquakes, and unemployment. According to the study participants, the main sources of non-contributory risk management measures in the two countries included religious organizations and NGOs. These sources provide healthcare, relief, and rehabilitation assistance during times of need and/or shocks. To this end, it is noteworthy that such support (informal insurance) is not solely confined to individual recipients but is also extended to communities during periods of emergency, as the following excerpt illustrates:

A few years back, flash floods were common in our area, which destroyed our homes. The local NGOs were the first ones to help us. They provided us with temporary shelter and later built our homes. While



we were living in shelters, they also provided us with food and other items. (Participant B, Upper Dir, Pakistan)

In terms of contributory risk management measures, member-based organizations that essentially manage risk through pooled resources as well as reciprocal relationships that provide effective and psychosocial support were the main resources. Examples of these in the two countries are ROSCAs in Pakistan and, in Nigeria, social clubs.<sup>2</sup> The following excerpts illustrate how these sources offer assistance in managing risks (informal insurance) in both countries. They not only help individuals deal with unforeseen events but also collectively address broader community challenges. A participant from Nigeria explained:

Sometimes when I lack money, I go to the social group and request money. They usually grant such a request. . . if I repay the loan within the same year, I will return the exact amount of money [interest-free] but once a loan is not paid within a few months or in less than a year, it earns a 100% interest. (Participant 3, male, Nzam, Nigeria)

In addition, in Nigeria, it was revealed that the extended family plays a crucial role in risk management by providing kinship land as a form of physical capital. This land, typically collectively managed under the leadership of the oldest male within the patrilineage (Okwara/Diokpala), is reserved and allocated only during critical times, such as job loss, illness, old age, or the death of kin group members. A widow from the Umueze-Anam community in Nigeria provided insight, stating:

We were living in the city before he [the husband] fell sick, and after seeking medical attention for a long time there, his relatives begged us to come to the community for them to see how they could assist . . . They made efforts to save him . . . Their Diokpala gave him a piece of land which was acknowledged as his own inheritance . . . at death, his remains were buried in the land which culturally makes the land the place for his immediate family to build a house when they are able to, and thereby preserve his lineage.

The findings indicate that in both countries, both contributing and non-contributing informal sources such as religious organizations, extended families, NGOs, and social clubs manage risks of vulnerable households. It is also important to note here that such measures target not only individuals but also communities, with appropriate support provided in times of need.

### *Informal social protection practices in education and acquiring skills*

The study participants in both countries informed that religious organizations not only provided specialized education but also general education that was helpful for building skills to secure a job in the market. In Pakistan, this manifested through the provision of religious education by madrassas, preparing students for specific job markets such as mosque leaders or Islamic education teachers. In addition, some madrassas provided school education in Pakistan (Participant interviews). In Nigeria, the Catholic Church supported students in primary and secondary schools in flood-prone communities, covering the cost of their education, which enhanced their future employment prospects. For example, a widow in the Nzam community in Nigeria explained as follows:

The Bishop gave them [her children] a three-year scholarship. The scholarship is for every child that attends a Catholic school. Nobody should pay for three years. . . I only have to buy books and their footwear.

In Pakistan, employers and NGOs also imparted skill training not only to individuals but collectively to communities, which, in the view of most households, was an important source of technical skills that build their abilities for the job market. As explained by a participant:

I cannot afford the education of my children; therefore, I have sent my eldest son to a motorcycle workshop. The person who owns the workshop is training him in motorcycle repair and maintenance and also providing him with some money. In the next few years, my son will be able to open his own workshop. (Participant E, Dera Ghazi Khan, Pakistan)

It is important to note that such skill training was more readily available to interviewed households compared with formal sources (participant interviews). The findings highlight that religious organizations, NGOs, and employers provide foundational skills that equip participants with the competence required to secure modest yet meaningful income opportunities within the job market.

## **Discussion and conclusion**

The findings of the study indicate that various actors and institutions provide informal social protection in Pakistan and Nigeria by leveraging a diverse array of sources. These actors and institutions include religious organizations, extended family and kinship connections, employers, age grades, social clubs, and NGOs and play a crucial role in addressing gaps left by the state to meet the needs of marginalized populations in both countries. Factors such as the limited financial and technical capacities of developing and less developed countries (Banerjee et al., 2022) contribute to the reliance on these informal actors and institutions. This observation aligns with prior research, as exemplified by Evans and Harkness (2008), Aloba Loison (2015), Sayfutdinova (2015), Oduro (2010), and Devereux and Getu (2013). In addition, Kidd (2017) and Mumtaz and Whiteford (2021) note that errors of inclusion and exclusion exacerbate the limitations in the reach and effectiveness of established formal social protection mechanisms. This study highlights that the occurrence of inclusion and exclusion errors is notably reduced in welfare provided by informal social protection sources. This finding aligns with Stavropoulou et al. (2017), who argue that informal protections can effectively address issues of adverse selection and moral hazards.

Based on this, we conclude that the role of informal social protection needs to be acknowledged and incorporated in social policy theory, development, and analysis, particularly for countries in the Global South. According to Mkandawire (2004), the substantial gap between theoretical work on welfare states in OECD countries and the literature on social policy in developing countries primarily stems from a bias favoring high-income countries. Mishra (2004) echoes this perspective, arguing that the experiences of developing countries in social policy theory and practice have frequently been overlooked. These concerns are further underscored by Walker and Wong (2005), who argue that the reluctance to include non-OECD countries in existing welfare paradigms arises not from substantial differences between the two regions but from a narrow-minded refusal to develop more inclusive and pluralistic explanatory frameworks. The study demonstrates that informal social protection remains a significant provider of welfare in two highly populated countries in the Global South, effectively meeting the needs of large populations through diverse arrangements. Given these findings and discussion, we argue that welfare systems in Pakistan and Nigeria consist of both formal and informal welfare and cannot be analyzed from a purely statist perspective. Therefore, the role of the latter needs to be acknowledged, especially in Global South countries, to develop theoretical frameworks for social policy development and analysis. In addition, we encourage scholars to conduct similar comparative studies.

We also conclude that in conservative societies such as Pakistan and Nigeria, integrating informal social protection mechanisms with formal social protection may be able to bridge coverage gaps and minimize targeting errors. This integration serves a dual purpose: first, it has the potential to significantly broaden coverage, reaching a larger segment of the population and thereby reducing existing gaps. Second, it enables a more precise and targeted allocation of resources. By aligning the intricacies of informal social protection mechanisms, deeply rooted in local contexts and realities, with the systematic reach and structure of formal systems, a harmonious integration can be achieved. Scholars have proposed strategies for this integration. For instance, Dafuleya (2018) suggests a framework of “state-informal provision,” advocating for the linking of burial societies with the state to extend social protection coverage. In addition, Mumtaz (2022) recommends leveraging the potential of NGOs to expand the coverage of technical training programs. This also demonstrates that despite the challenges of policy distortion and layering associated with integrating formal and informal welfare, as discussed by Sumarto (2017), there is substantial value in such integration, particularly in terms of the benefits received.

The paper’s findings pave the way for fostering cross-national learning, particularly within the framework of South–South collaboration. This type of knowledge exchange enables countries to leverage the experiences of their counterparts, thereby enhancing the effectiveness of their own policies. As articulated by Lewis (2017), South-South cooperation challenges the assumption of North-South bias by emphasizing how low-income countries can support each other through successful ideas, given that local conditions and institutional realities often share more similarities than those originating in the markedly distinct context of the “Global North.” The research has brought to light innovative ideas from informal social protection, effectively addressing the needs of vulnerable populations, such as age grades. These ideas can be introduced through community mobilization in other low-income countries to cater to the welfare requirements of vulnerable populations.

We acknowledge that this study is qualitative and conducted in conservative societies where traditional norms and culture play a significant role. Consequently, the findings of the study are primarily applicable to such contexts. A major limitation of the study arises from the fact that a sizable portion of the sampled households were headed by males, indicating a sample bias toward male leadership in these conservative communities. However, we encourage scholars to conduct similar studies in less conservative and more liberal societies. Such endeavors would provide valuable insights into the role of informal social protection within diverse socio-cultural settings. Furthermore, it is imperative to note that our study did not delve into the potential correlations between geography and the prevalence of informal welfare mechanisms. For instance, it remains unexplored whether informal mechanisms are more pronounced in urbanized societies compared with less urbanized or rural areas. This aspect warrants consideration in future research, as it holds substantial promise for deeper exploration. Moreover, an unaddressed facet within this paper pertains to the underlying motivations and moral economy underpinning these welfare provisions. Delving into the motivations that drive these mechanisms can shed light on whether the assistance provided is solely motivated by altruism or whether there exist deeper economic, social, or cultural determinants. Finally, we extend an imperative call to scholars to undertake investigations regarding the potential of informal social protection to catalyze transformative change, particularly within the realm of informal labor market measures.

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**ORCID iD**

Zahid Mumtaz  <https://orcid.org/0000-0002-0037-9845>

**Notes**

1. In Nigeria, age grades, which are social organizations of community members born within a 2-year span, are another prevalent source of informal assistance. They offer various forms of support, including care for the sick, infirm, aged, and people with disabilities, fee waivers for community project payments, funeral aid, and cash and food assistance, among others.
2. A ROSCA, commonly referred to as a “Committee” in Pakistan, is a shared fund where members contribute regularly, and one member withdraws the funds at each meeting. Social clubs, on the contrary, are associations formed by individuals of similar socioeconomic status aiming to enhance members’ social welfare and serve as a form of social security.

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## Author biographies

Dr. Zahid Mumtaz is presently working as a Fellow in the Department of Social Policy at the London School of Economics and Political Science.

Dr. Oko Chima Enworu is a Sociologist whose research specializes in social protection and social policy.

Professor Zitha Mokomane currently holds the position of Head of the Sociology Department at the University of Pretoria, South Africa.