

Extension of Social Security to Informal Workers in the Chadian Context: Study and Perspectives

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Abstract :

This research is part of an attempt to adopt the Algerian system of voluntary affiliation of active persons not subject to social security, in particular in the context of Chad. The objective is to analyze the ways to facilitate the implementation of this device in Chad. To do this, we will present the concepts and theoretical teachings in relation to this device, followed by an empirical verification of our hypotheses using descriptive statistical data. The results highlight the importance of social risk awareness for informal workers' adherence to social security, as well as the need for an approach tailored to cultural and social challenges to overcome these barriers.

Keywords: Social Security, Extension, Voluntary Affiliation Scheme, Informal Workers, Challenges.

JEL classification code: H55, O17.

1. Introduction :

The informal sector occupies a prominent place in the economies of developing countries, providing employment and income opportunities for a large part of the population. However, workers in the informal sector are often excluded from social security systems, making them vulnerable to various social and economic risks. In 2015, Algeria set up a voluntary affiliation scheme to extend social coverage to these workers. This study explores the possibility of adopting this device in Chad, taking into account local socio-economic specificities.

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Problem: To this end, our research therefore tries to answer the following main question: How to set up a voluntary affiliation scheme to the social security system for workers in the informal sector in Chad, inspired by the Algerian scheme?

Also, this issue calls for us to ask the following sub questions:

- 1- What are the mechanisms and procedures for managing the Algerian social security extension system?
- 2- What are the challenges that may hinder the implementation of the Algerian system of voluntary affiliation to the social security system in the Tachadien context?
- 3- What strategies should be put in place by the Chadian government to encourage the voluntary affiliation of informal workers to social security?

To answer these questions, we have made the following assumptions:

Hypothesis 1: The establishment of the system for extending social security to workers in the informal sector depends on the level of knowledge of the social risks they incur.

Hypothesis 2: Cultural and social challenges could impede informal sector workers' adherence to a social safety net, requiring a locally sensitive approach.

Hypothesis 3: Transparency of accounts of social security agencies in the management of funds and the provision of services can strengthen the confidence of workers in the informal sector.

Methodological choice

For our methodological approach, we based our approach on a desk research by examining the concepts and previous work related to our subject. Then, we empirically tested the research hypotheses.

To analyse the data, we used descriptive statistics, the main objective of which is to summarise all the measures in a concise way. In this study, we conducted a univariate and bi-variate analysis based on descriptive statistics and a bi-variate analysis of data collected in the field through cross-tabulations.

Research tools: We mobilized a questionnaire structured in 3 axes, and it is composed of 34 closed questions.

2. Informal sector : Origin and evolution

2.1 Origin of the informal sector

According to Emmanuel KASONGO (Emmanuel, 2003)MUNGONGO, when we try to look for the origin of the word informal in the social sciences, we will say that it pre-exists the concept of the informal sector because sociologists of all times have always sought to go beyond the visible framework to dig into the depths of the invisible reality of social facts in order to better interpret them. In this sense, the formal would be an imprecise image of the informal that supports and conditions it.

According to the ILO "the informal economy and decent work" it was in the early 1970s that anthropologist Keith Hart observed from his research on Ghana that not only had the "informal sector" persisted, but that it had also developed. The term "informal sector" was universally accepted after the ILO used it to analyse economic activities in Kenya for an ILO mission on employment conducted in 1972 by a number of specialists. The ILO team systematically analysed these activities, noting that they were unrecognised, unregistered, unprotected and unregulated. They observed that the informal sector included a range of activities from marginal work to survive to profitable businesses

2.2 Definition of the informal sector

The informal sector, while pervasive in many economies, is subject to multiple and evolving definitions. The International Labour Office (ILO) proposed a consensus definition in 1993, characterizing the informal sector as a set of small-scale, loosely organized production units that function primarily to generate income and employment. These units are distinguished by informal labour relations, low level of capital and low integration into the formal economy. However, the definition of the informal sector remains a subject of debate. Two main approaches clash:

- The registration-based approach: According to this perspective, the informal sector includes companies that do not comply with the regulations in force. The absence of registration is therefore a determining criterion.

- The production characteristics approach: This approach focuses on production modalities (small scale, weak organization, etc.) rather than legal status. It considers that registration is not a sufficient criterion, as some informal businesses may be registered (BIT, Mesurer l'informalité : manuel statistique sur le secteur informel et l'emploi informel, 2013).

2.3 Schools of thought on the informal sector

Since the 1970s, several schools of thought on the informal sector have emerged. These include:

-**THE dualist school** is an extension of the work of (W.A.Lewis, 1994) and (HARRIS J. et TODARO, 1970); which included some members of the ILO: for them, the informal sector included all activities that are outside the formal sector. They thought that the maintenance of the ways in which people produce was due to situations where there were more workers than necessary in relation to economic growth, and where the usual skills did not match the new economic opportunities;

-**THE legal school** believed that the informal sector was made up of micro-entrepreneurs who tried to escape the costs and responsibilities of formal registration. Complex and costly regulations stifle private enterprise and push it underground. De Soto and others took up the cause of property rights as a means of converting informally held capital into equity;

-**THE structuralist school** claimed, unlike other schools of thought, that the informal sector was a characteristic of capitalist development. From a different perspective, these thinkers see that the informal sector is often seen as being subject to, or even exploited by, the formal sector in order to reduce costs and increase the competitiveness of large companies.

The illegalist school perceives it as a rational choice, while the dualistic, structuralist and legalist approaches put forward economic, social and institutional constraints. Each perspective offers a specific insight into this complex phenomenon, thus influencing the public policies to be implemented.

2.4 Informal Sector Criteria

According to the B.I.T. report in Kenya, economic informality is defined as “a way of doing things, with the following characteristics (BIT, 1972):

a) Facilitate access to the activity; b) Use local resources; c) Family resource properties; d) Small-scale activities; e) Exploitation of new techniques (technology) that do not require the use of labour; f) Qualification acquired outside the official school system; g) Competition market without regulation... »

As for M.(deyahi, 2015), the characteristics of the informal sector are:

- The criteria relating to the company: small size, family ownership of the company, low capital intensity;
- Market criteria: ease of access, competitive market;
- The criteria relating to the workforce: caregiver employment, low level of training, predominance of the self-employed;
- Criteria related to the relationship with the State: no or weak application of legal and administrative rules, no recourse to institutional credits;
- Criteria relating to the place where the activity is carried out: itinerant activities, work at home.

2.5 Informal Employment

Informal employment refers to all economic activities that fall outside the legal and regulatory framework. It includes self-employed workers, employees of informal or formal enterprises, and unpaid family workers. (BIT, Rapport III (Partie II), Conférence internationale du Travail, 91^e session, 2003). These jobs are characterized by the absence of employment contracts, social protection and tax regulations. They are often associated with low incomes, precarious working conditions and high vulnerability to economic shocks. Informal employment is a complex and multifaceted phenomenon, particularly prevalent in developing countries. (PNUD, 2021)

2.6 Operational definitions of informal employment

In the 21st International Conference of Labour Statisticians (ICLS) (OIT, 2023), we find some operational definitions of informal employment and their types, namely:

- Self-employed : are sole proprietors who own and operate an informal business.

- Dependent self-employed : They work for others but have no formal status or access to effective social protection.
- Employees : They have an employment contract but do not enjoy the same rights and protections as employees in the formal sector.
- Family workers : They collaborate in the family business without necessarily having a clear status and social protection.
- People combining formal and informal employment : They have a main activity in the formal sector but also have an informal secondary activity.

3. Algerian voluntary affiliation scheme :

The Algerian voluntary affiliation scheme is set out in the complementary finance law, in its article 60 (LFC, 2015). The content of this article is as follows: *"Any employed active person, not subject to social security, may voluntarily join the social security scheme under the employees' scheme for the benefit of the benefits in kind of the sickness and maternity insurance, in return for the monthly payment of a contribution at his expense at the rate set at 12%, based on a base whose amount is equal to the guaranteed national minimum wage (SNMG)... »*. Paragraph 2 of Article 60 also provides that these "provisions apply for a transitional period whose duration may not exceed three years, which is granted for the formalization by the beneficiary by one of the legal means of his employment relations or activities providing him with the status of subject to security". In fact, this measure makes it possible to extend social security coverage to the self-employed and self-employed to voluntarily join the social security system, which allows them to benefit from social security in return for the payment of contributions. This includes access to health coverage and other social benefits.

3.1 Implementation of the device

After the promulgation of this law, the management of the National Social Insurance Fund for Employees (CNAS) and the National Social Security Fund for Non-Employees (CASNOS) issued several notes for the application of the system. These include:

- Note from the Directorate General of the CNAS dated 15 July 2015: to instruct the implementing agencies on the system and the constitution of the work team;
- A note from the CNAS dated August 8, 2015: notifying the quality and the voluntary affiliation registration document and procedure;
- A note from the CNAS dated October 10, 2018: for the suspension of the affiliate who has not formalized their situations;
- Instruction from CASNOS dated August 31, 2015: send to Wilaya agencies for team mobilization for the popularization of the device;
- Note from CASNOS dated 22 September 2015: this note concerns the dissemination of the system and the awareness of unaffiliated persons;
- An agreement between CASNOS and CNAM dated April 15, 2018: an agreement for the support of affiliates in order to facilitate their formalizations.

3.2 *The conditions of affiliation and entitlement*

The condition of voluntary social security affiliation is the possibility for some people to join the social security scheme on a voluntary basis to benefit from social security, even if they are not required to do so by law.

In view of Article 60 of the 2015 Supplementary Finance Law, it is clear that the affiliation of persons carrying out activities in the informal sector is subject to the fulfilment of certain conditions:

- The exercise of a remunerated activity not contrary to public order and morals.
- Membership is mandatory with the employees' plan (CNAS), regardless of the activity carried out in the informal sector, employee or self-employed.
- Membership in the social security fund is temporary (03 years), and if during this period the person concerned has not formalized his activity by one of the legal means, he will be automatically deregistered from the social security system at the end of the aforementioned period, and therefore he will be deprived of any social security cover.

- Payment by the person concerned of a monthly contribution at the rate set at 12% based on a base whose amount is equal to the SNMG (currently at 20,000 DA), or 2,400 DA per month.

3.2.1 Registration

Registration is done with the Wilaya recovery department of the active person following a well-defined procedure. He must provide the following documents: a birth certificate; an identity document; a family booklet; and the document of his residence. Then, he will fill out a form at the collection department and pay his contribution into the CNAS bank account at the bank/post office and bring the Cash Payment Slip (BVE) to the collection department.

Once these steps have been followed, the competent service assigns him a unique social security number and an employer number that depends on the number of his activities. After the transitional period, the beneficiary may be an employer or employee. Insofar as he opts for the self-employed scheme, a new employer number will be issued to him by CASNOS according to his commercial register. However, for those who acquire the status of worker, the responsibility for their affiliation lies with their employer according to the provisions of Article 14 of Law No.83-14 of 2 July 1983. In the absence of a declaration by the employer, Article 13 of the same law sets a penalty of a sum of 1000 DA per employee with an increase of 20% per month of delay.

Table 1: The number of CNAS insured persons excluding employees

Description	2014	2015	2018	2022.M24	2023
Male gender	2 041 405	2 207 337	2 389 447	3 336 027	3 502 892
Gender Female	2 271 497	2 591 822	2 856 920	3 697 981	3 844 026
TOTAL	4 312 902	4 799 159	5 246 367	7 034 008	7 346 918

Source : developed by us from the table of number of affiliates of the CNAS 2023.

From the table above, it can be said that the introduction of the system contributes to the increase in the number of social affiliates. On the one hand, this will allow people to benefit from social benefits, but on the other hand, it will increase the fund's revenues.

3.2.2 Social contribution

The social contribution is a mandatory payment made by employers and/or workers to finance various social protection schemes. It should be noted that the legal contribution rate to social security in Chad and Algeria is respectively: 20% and 34.5%.

On reading the supplementary finance law of 2015 in its article 60, the subject is called upon to pay the sum equivalent to 12% of the SNMG, or 2,400 currently to benefit from the benefit in kind, he, and his beneficiaries. In the event of late payment, a rate of 5% with an increase of 1% per month of delay will be applied.

3.2.3 Services offered

According to the provisions of Articles 60 and 61 of the Supplementary Finance Law of 2015, workers in the informal sector who choose to voluntarily join social security, as well as their beneficiaries, are only entitled to benefits in kind from sickness and maternity insurance. This means that they do not receive cash benefits such as daily allowances in the event of an accident at work or occupational disease, annuities, death or disability benefits.

a) Health insurance benefit in kind

The rules for coordinating health insurance are determined by Article 07 of Law 83-11 on social insurance as being the assumption of health care costs, as a preventive and curative measure, in favour of the insured and beneficiaries. The provisions contained in this article aim to allow the insured person, or members of his family, to benefit from health insurance benefits regardless of their situation, provided that the care has been prescribed by a doctor or by any authorised person (Article 10, of the same law) (LFC, 2015). The health insurance benefits in kind relating to the costs to be reimbursed are: Medical, surgical, pharmaceutical costs; - Hospitalization costs; - Costs of care and dental prostheses; Medical optical costs; - Costs of thermal or specialized cures in connection with the pathologies or conditions affecting the patient; - Costs of equipment and prosthesis; - Costs of maxillofacial orthopaedics; - Costs of functional rehabilitation and vocational rehabilitation; - Costs of transport by ambulance or any other means when this mode of transport is necessary for the condition of the patient.

Benefits in kind are intended for the total or partial reimbursement of medical, paramedical and hospital expenses. The reimbursement rate for professional acts and medicines is 80% of the rates set by regulation. (Djamal, 2018)

Benefits in kind are intended to cover all or part of medical, paramedical and hospitalization expenses. The reimbursement of medical procedures and medicines amounts to 80% of the regulatory rates.

The right to health insurance benefits in kind is open to the insured person and his beneficiaries, provided that the application for affiliation has been filed at least fifteen (15) days before the date of care. That is, medical care prior to the date of registration cannot be reimbursed by the social security fund.

b) Maternity insurance benefits in kind

Maternity insurance provision is a set of services and benefits provided to pregnant women and young mothers by social insurance schemes. Under the 2015 LFC scheme, this benefit is no exception to those provided to salaried workers. These include (www.cleiss.fr , 2024): Expenses relating to pregnancy, childbirth and its consequences are reimbursed at the rate of 100% of the rates fixed by regulation. In addition to this, the costs of hospitalization of the mother and child are also reimbursed at 100% for a maximum period of 8 days.

3.3 Repurchase of retirement

On reading paragraphs 3 and 4 of the 2015 Supplementary Finance Law, it appears that voluntary members, once their transitional period has elapsed, may redeem their 3 years for the constitution of their pension. Thus, they are required to opt for one of the two social security schemes and go to the competent fund to do the necessary. Thus, the rate that will be applied to them will depend on the scheme, in particular 18.5% for the employees' scheme and 7.5% for the self-employed. It should be noted that everything is the responsibility of the beneficiary of the device.

4. Results and discussion :

Our sample consists of 44 people working in the informal sector in Chad. Of which 98% are Chadians, and the remaining 2% are foreigners. In order to successfully complete our study, we conducted a survey, the results of which will be presented in the following lines. (The survey is made between March and June of the year 2024) ;

The majority of respondents are between 25 and 35 years old (57%), followed by 18-24 years old (21%) and 36-50 years old (19%), bringing diversity and stability of experience. The over-50s are underrepresented with only 2%, suggesting less participation in informal work. It should be remembered that our respondents split as follows: 52% male and 48% female. According to the results, most respondents are married. For the level of study, we find that 48% of respondents have a secondary level of education.

-54.5% of respondents have 1 to 3 children, 20.5% have none, compared to 11.4% who have more than 6 children and 13.6% have between 3 and 5 children.

4.1 Occupation and Sector of Activity

The results show that 43% of respondents are entrepreneurs, followed by 34% of various activities such as domestic and street workers.

50% of respondents work in commerce, 13.64% in transport, 4.55% in construction, and 2.27% in agriculture.

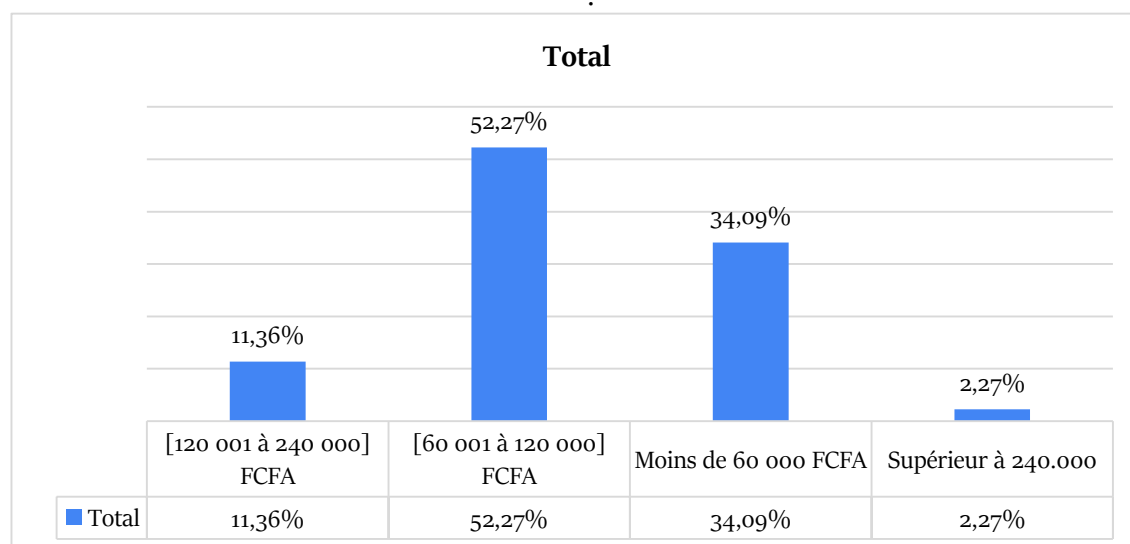
Figure 1 : Period spent carrying out the activity.



Source : By ourselves from survey data.

In this figure relating to the duration of activity in the informal sector, we note that 38% of our respondents have placed the time of their activities between 1 and 3 years, followed by those who work between 3 and 6 years or 29.5% of our respondents. As for those who have worked for less than one (-1) year and those over 6 years (+6), they represent 15.9% each.

Figure 2 : Distribution of respondents by monthly income bracket.



Source : Developed by us from survey data

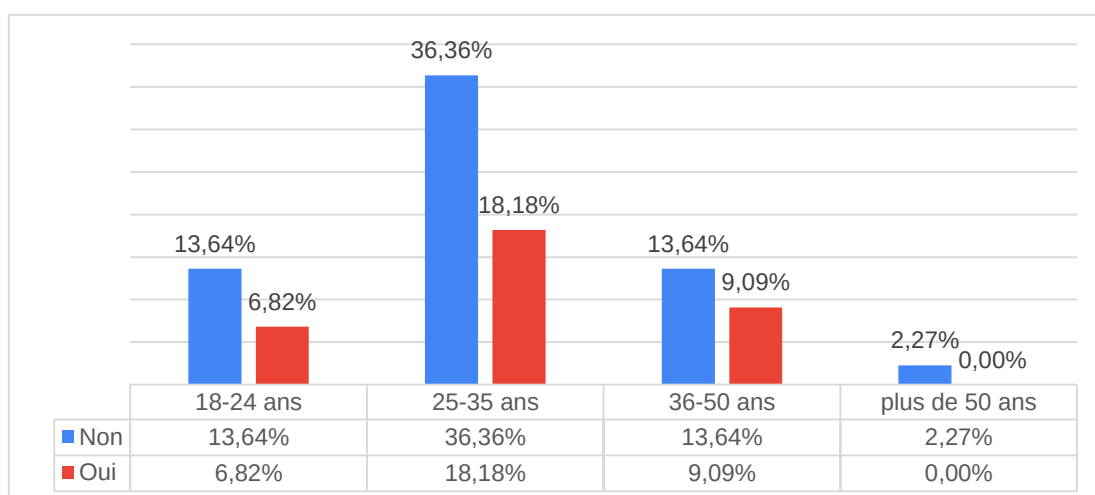
According to Figure above 52% of respondents have an income between 13,500 and 26,895 DA. From what emerges from our survey, the majority of respondents are saving for risks such as illness and unemployment.

4.2 Information on the level of knowledge of social risks

The results show that 66% of respondents report saving, while 34% do not. This majority suggests a positive trend towards saving.

Among participants reporting an awareness of the importance of saving money. However, a significant proportion fails to save, which may reflect financial hardship or a lack of a savings culture.

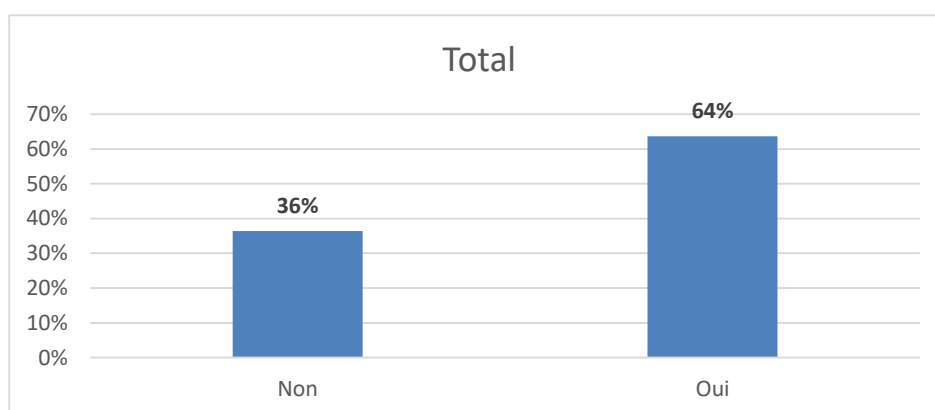
Figure 3 : Distribution of respondents who save by age group



Source: Developed by us from survey data.

It can be seen in this figure that those aged 25-35 constitute more savings compared to other age groups.

Figure 4 : Distribution of the frequency of participation in tontines.

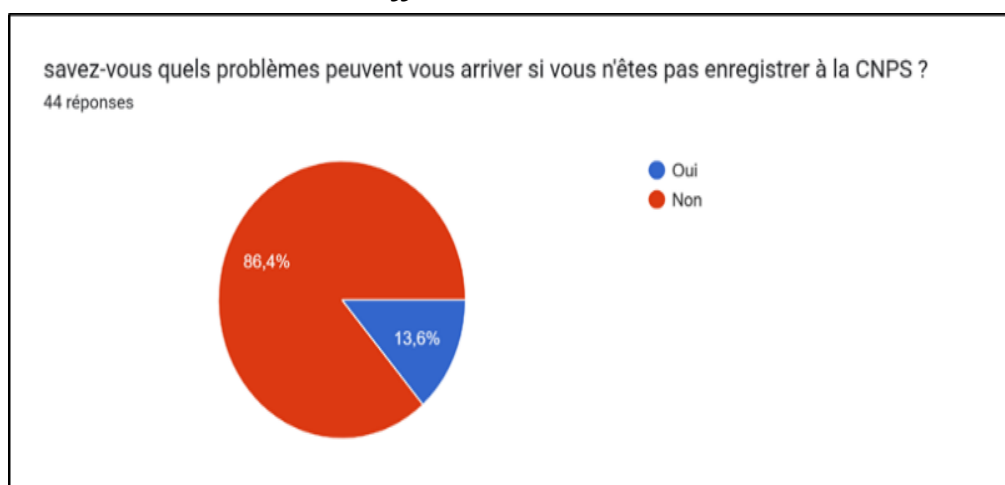


Source: Developed by us from survey data.

This graph shows that 64% of respondents participate in tontines, highlighting their popularity as a system of informal savings and community financial support. This practice addresses the need for alternative solutions to the challenges of accessing formal financial services. Tontines allow participants to pool their resources and benefit from financial support, highlighting their importance in the economic and social fabric of communities.

As can be clearly seen, 70% of respondents are unaware of the benefits of the formal social security system.

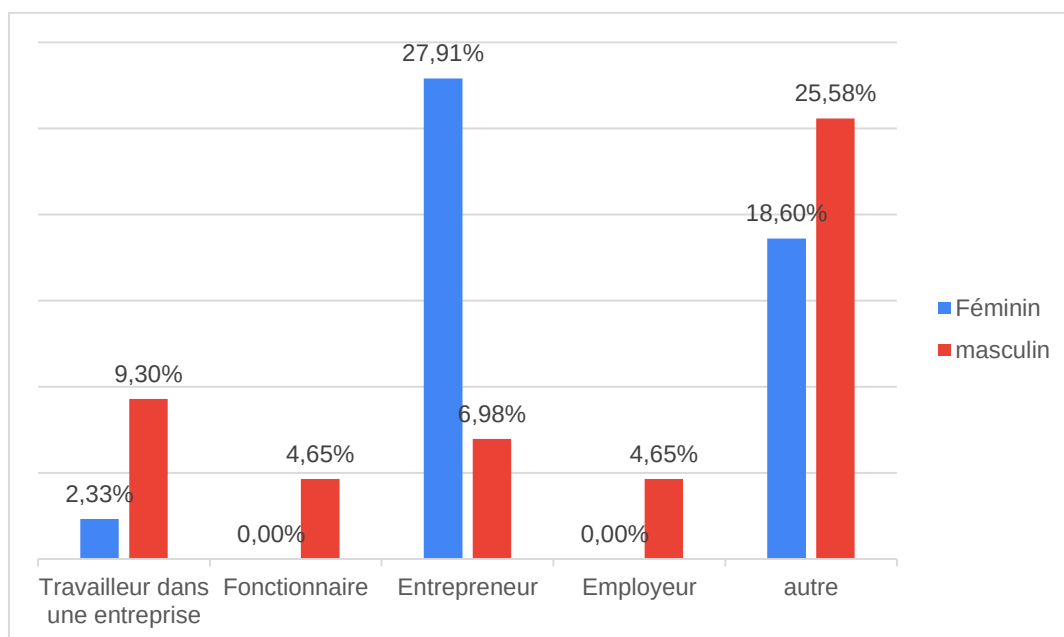
Figure 5 : Frequency of the level of knowledge of our respondents on the risks incurred when not affiliated to the CNPS.



Source: Developed by us from survey data.

This graph shows the respondents' level of knowledge about the potential problems in the event of non-registration with the CNPS (Caisse Nationale de Prévoyance Sociale). A large majority of 86% of respondents are unaware of the risks associated with not registering at the CNPS, while only 14% report being aware of this. This lack of awareness of the consequences could indicate a crucial need for awareness campaigns and information on the benefits of registration at the CNPS. It is essential that workers, especially those in the informal sector, are informed of the protections and benefits that the CNPS can offer them, as well as the risks to which they are exposed, by not being registered, such as the lack of social security coverage, ineligibility for benefits in the event of illness, industrial accident or retirement.

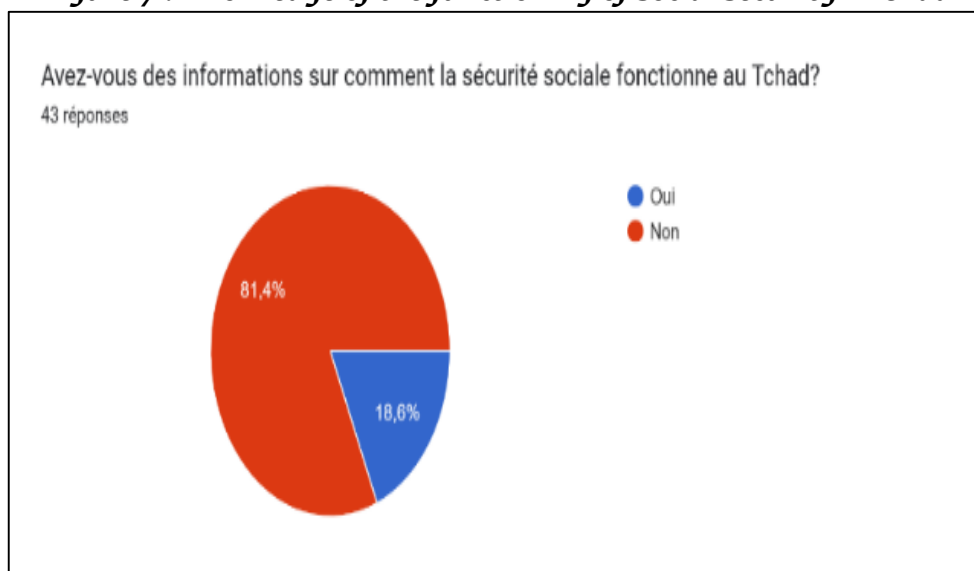
Figure 6 : Distribution by age and sex of respondents on the risk of not belonging to the CNPS.



Source: Developed by us from survey data.

We note in this graph that ignorance of the risks incurred during the execution of the activity is more significant (32.56%) among young women aged 25-35 years than among men in the same age group.

Figure 7 : Knowledge of the functioning of social security in Chad

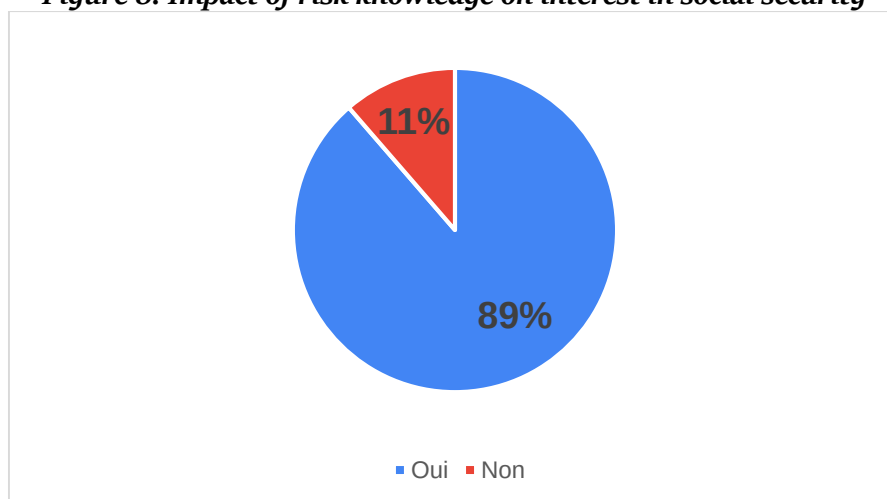


Source: Developed by us from survey data.

This graph shows the respondents' level of knowledge about how social security works in Chad. Only 19% of respondents say they have information on the subject, while 81% say they

do not. This large majority of negative responses highlights a significant lack of information and awareness among the population about social security. This may indicate the need for relevant authorities and institutions to improve communication and education around social security services, in order to better inform and involve the population in this crucial system for social welfare.

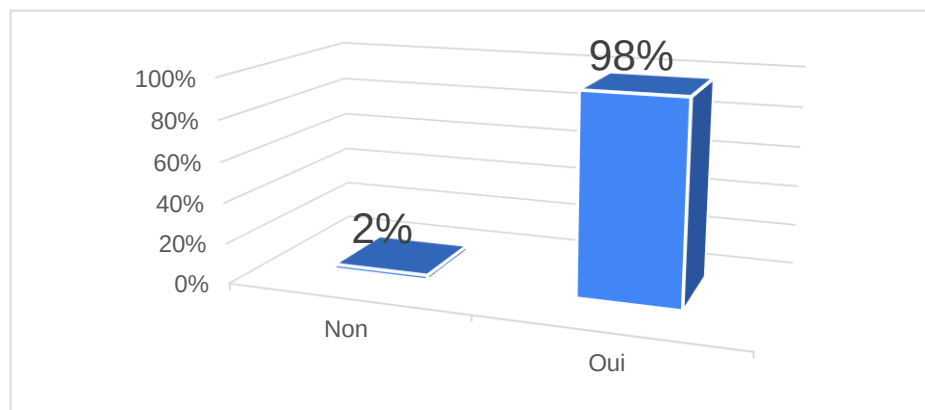
Figure 8: Impact of risk knowledge on interest in social security



Source: Developed by us from survey data.

This graph presents the answers to the question of whether a better knowledge of the risks involved would encourage workers to pay more attention to social security. A large majority of 89% of respondents think that workers would indeed be more interested in social security if they were better informed of the risks they face. This suggests that education and awareness about social and economic risks can play a crucial role in increasing social security uptake. In contrast, only 11% of respondents do not believe that knowledge of risks would influence interest in social security. These findings indicate that efforts to improve workers' understanding of the benefits and protection offered by social security could be an effective strategy to increase their participation in the system.

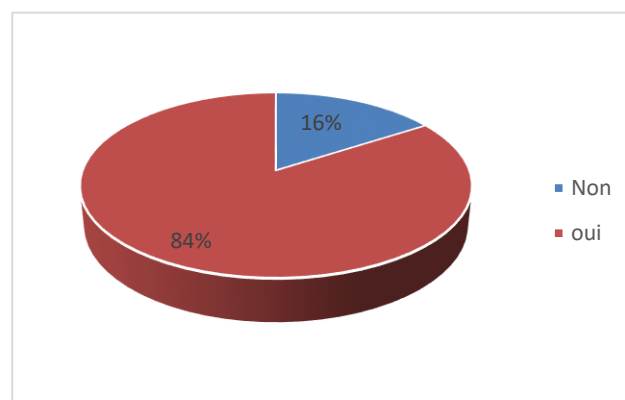
Figure 9 : Perception of lack of information as a barrier to access to social security



Source: Developed by us from survey data.

This figure illustrates the answers to the question of whether lack of information is a problem for workers wishing to access social security. An overwhelming 98% of respondents believe that lack of information is indeed a barrier. This indicates that access to clear and comprehensive information is seen as essential, to enable workers to understand and benefit from social security services. This highlights the need for social security institutions to improve communication and disseminate accurate and easily accessible information. Thus, targeted information campaigns and educational initiatives could be put in place to fill this gap and facilitate workers' access to social security benefits.

Figure 10: Impact of local traditions on informal workers' perception of social security.

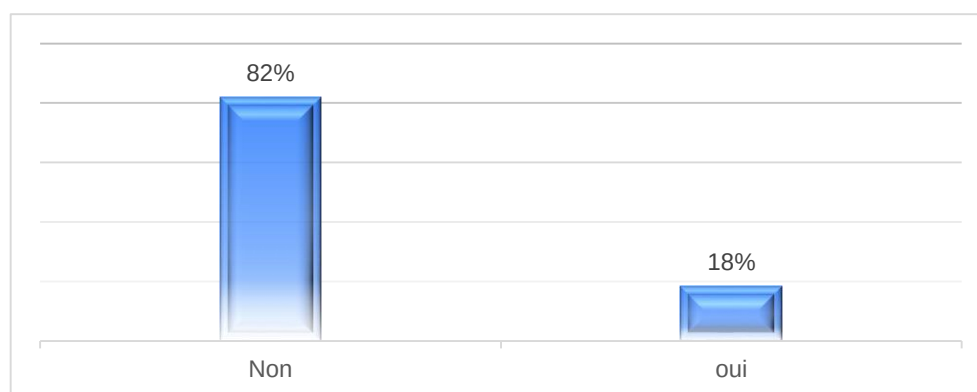


Source: Developed by us from survey data.

This graph shows a large majority of 84% of respondents think that local traditions can indeed change this perception, while 16% think the opposite.

4.4 Transparency of accounts of social security bodies

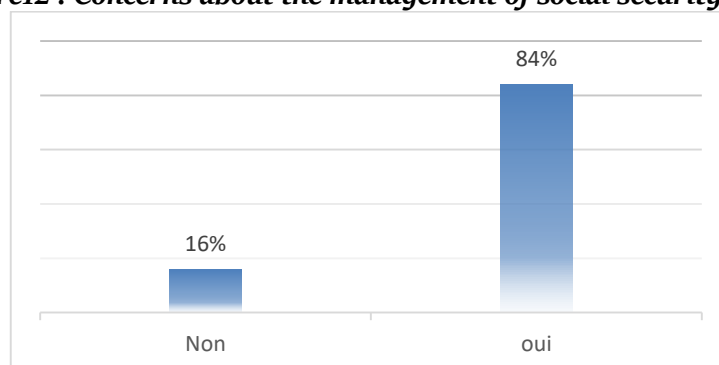
Figure 11 : Security Fund Management Knowledge Level Breakdown.



Source: Developed by us from survey data.

This graph shows a significant majority of 82% of respondents indicating that they do not know how these funds are used, while only 18% say they have an idea. These results reveal a great lack of communication and transparency between social security institutions and workers. Lack of knowledge of fund management processes can lead to a lack of trust and suspicion about effective resource management. To remedy this situation, it would be beneficial to set up information and awareness campaigns aimed at educating workers on the operation and use of social security funds.

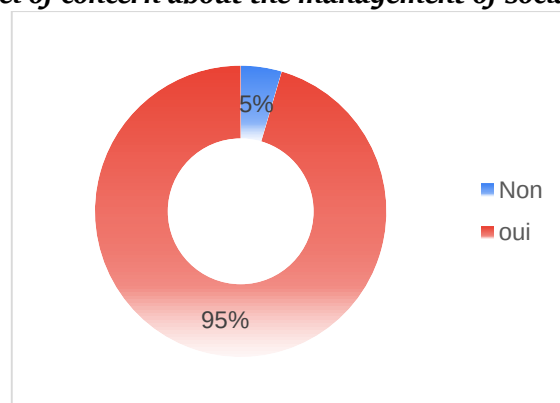
Figure12 : Concerns about the management of social security funds



Source: Developed by us from survey data.

This graph shows that 84% of respondents express concerns about the possible mismanagement of these funds. This concern may reflect a perception of lack of transparency and trust in the institutions responsible for managing social security resources. The results highlight the need to strengthen transparency and accountability mechanisms to reassure the public about the proper management of funds.

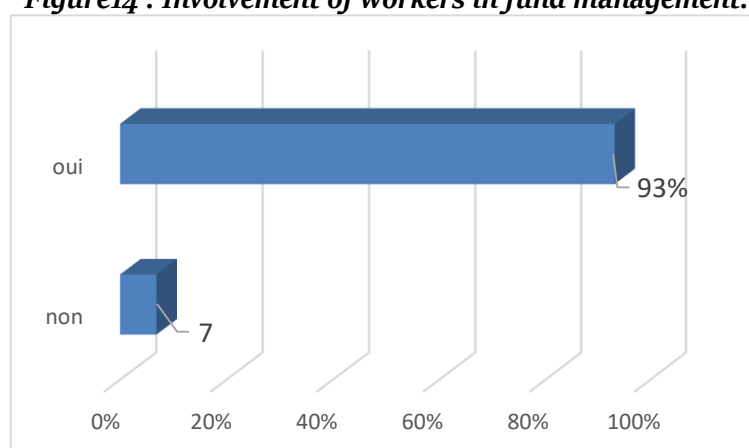
Figure 13 : Level of concern about the management of social security funds



Source: Developed by us from survey data.

A significant majority (95%) of respondents are concerned about the mismanagement of social security funds. This indicates a general lack of confidence in the current management system.

Figure14 : Involvement of workers in fund management.

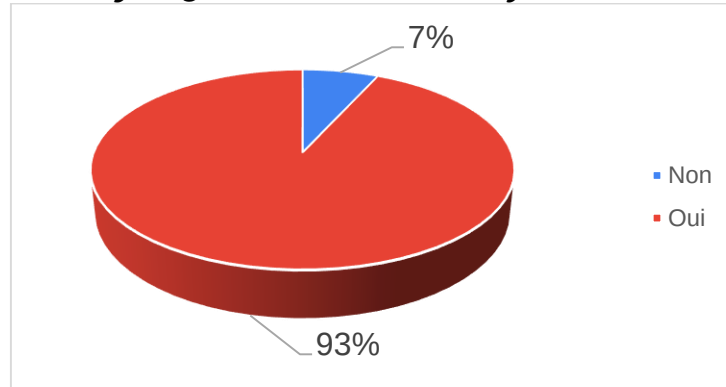


Source : Developed by us from survey data.

This graph illustrates respondents' views that an overwhelming majority of 93% of respondents believe that informal workers should have a supervisory role over the management of these funds.

4.5 Institutional organization of the system

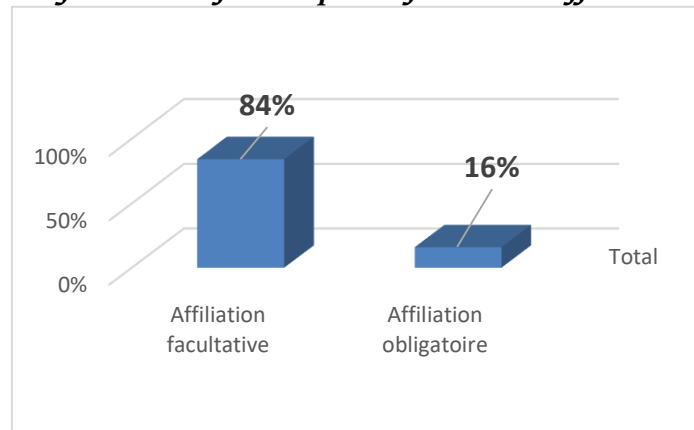
Figure15 : Interest in Social Benefits in Chad



Source: Developed by us from survey data.

A large majority of respondents (93%) are interested in social benefits in Chad. This shows a strong interest in social security services, despite concerns about their management.

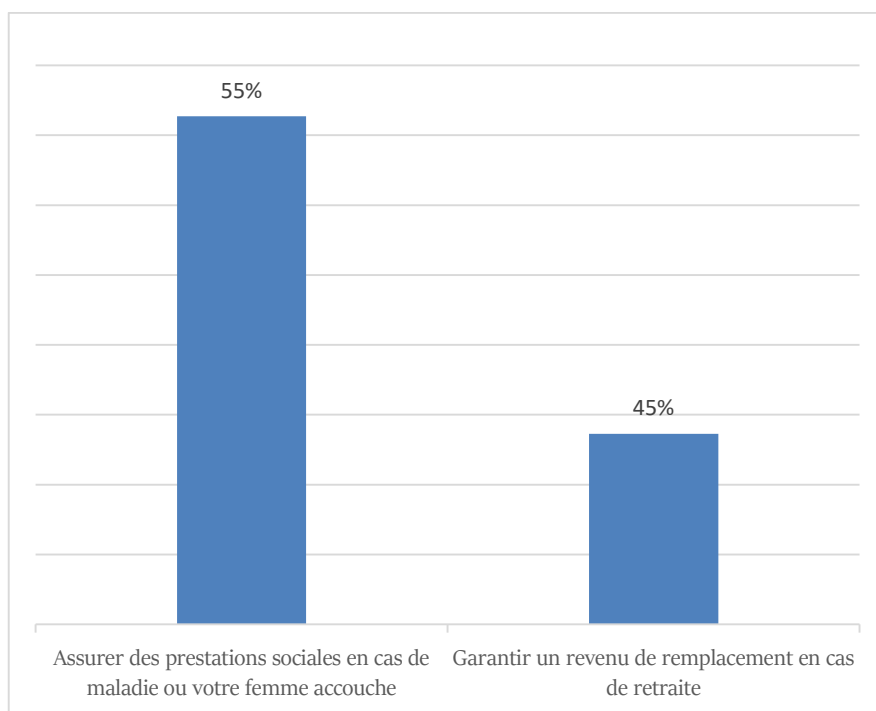
Figure 16 : Preferred options for worker affiliation.



Source: Developed by us from survey data.

The majority of respondents (84%) prefer an optional social security affiliation rather than a mandatory one (16%). This may reflect a desire for autonomy and flexibility among workers.

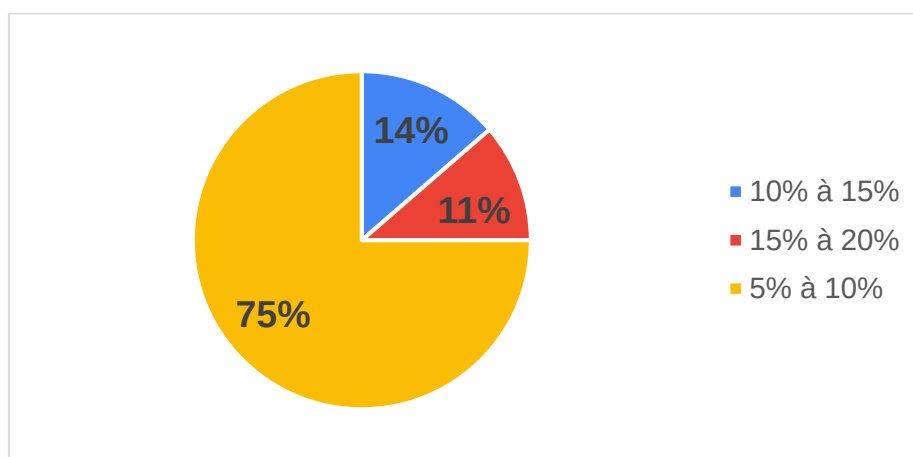
Figure 17 : Perceived Affiliate System Missions



Source: Developed by us from survey data.

Respondents believe that social benefits should cover illnesses, accidents, and guarantee a replacement income in the event of retirement.

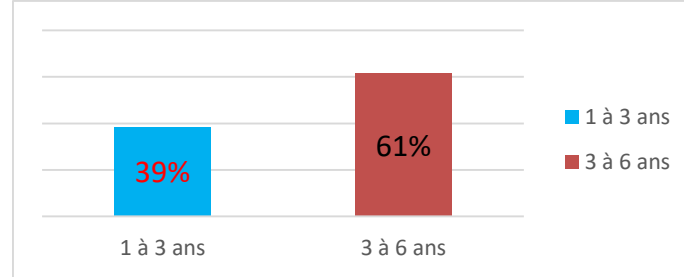
Figure1 18 : Reasonable contribution rate according to respondents



Source: Developed by us from survey data.

75% of respondents prefer a contribution rate between 5% and 10%.

Figure219 : Preferences for the duration of formalization.



Source: Developed by us from survey data.

A majority (61%) of respondents believe that the transitional period of their CNPS affiliations should last between 3 and 6 years. This shows a preference for a longer duration before formalizing, suggesting that they see social security as a long-term commitment.

5. Hypothesis Check :

The findings from our investigation provide strong support for the three hypotheses we initially proposed. The International Labour Organization (ILO) stresses the pivotal role that extending social security to workers in the informal sector can play in facilitating their transition to the formal economy. According to the ILO, offering adequate and accessible social protection to informal workers not only enhances their economic security and well-being but also provides incentives for them to formalize their status. ILO Recommendation No. 204, adopted in 2015, underscores the importance of integrating informal workers into social security systems as a key mechanism for supporting this transition. Furthermore, Convention No. 202, which was adopted in 2012, establishes standards to ensure that all individuals, including those working informally, are granted access to basic social protection. In advocating for these standards, the ILO highlights that the extension of social security is a critical element in motivating the formalization of informal labor.

In light of these frameworks, our findings largely confirm the first hypothesis: that the successful implementation of a social security extension system for informal workers is closely linked to their awareness of the social risks they face. The survey results reveal that knowledge and education about social risks play a crucial role in motivating informal workers to engage with social security systems, indicating that a greater understanding of these risks can significantly increase their willingness to participate.

The second hypothesis, which posits that cultural and social barriers could hinder informal sector workers' participation in a social security system and that a locally adapted approach is necessary, is also strongly supported by the survey outcomes. The data indicates that cultural factors significantly influence workers' decisions regarding social security. These findings highlight the importance of developing a socially and culturally tailored approach to overcoming these challenges and fostering greater participation in social security programs.

Finally, our survey results lend considerable weight to the third hypothesis: that the transparency of financial management and service provision by social security agencies can significantly enhance informal workers' trust in the system. The data suggests that a clear and open account of how social security funds are managed and how services are delivered is instrumental in building confidence among workers in the informal sector. This transparency, in turn, could help strengthen informal workers' faith in the system, making them more likely to join and remain enrolled.

Overall, the results of our study substantiate the importance of these factors in shaping the successful extension of social security to informal workers and advancing their transition to the formal economy.

6. Conclusion

In this paper, our objective was to explore and analyze the feasibility of establishing a system to extend social security to workers in the informal sector in Chad. In order for such a system to be successful and effectively serve its purpose, it is crucial to adopt an approach that is not only inclusive but also participatory. This approach should take into account the specific demographic, economic, and cultural characteristics of informal workers in Chad, ensuring that the system is tailored to their unique needs and circumstances. A one-size-fits-all solution will likely fall short, so it is essential that the system be designed with flexibility and responsiveness to the diversity of this workforce.

Furthermore, the success of extending social security to informal workers will heavily depend on the ability to foster clear and open communication with these workers. Transparent management practices are equally important, as they help build trust between the workers and the social security institutions responsible for their welfare. The workers must have access to clear and accurate information about how the system functions, how funds are managed, and what services are available to them. This transparency will not only ensure that informal workers feel secure and well-informed but also help prevent any potential mismanagement or misuse of resources.

In addition to communication and transparency, the services provided must be specifically adapted to meet the needs of informal workers. This means offering social security schemes that are accessible, affordable, and relevant to the realities of informal labor. Tailored services that consider the varying income levels, working conditions, and other specificities of informal workers will be key to ensuring their engagement and participation in the system. By focusing on these factors—clear communication, transparent management, and appropriately adapted services—it will be possible to encourage greater adherence to the system and, more importantly, to ensure its long-term sustainability. Only with these elements in place can the system effectively support informal workers and contribute to their overall well-being and transition to the formal sector.

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