



# Inclusion of informal economic actors in voluntary social security schemes: A study of motorcycle taxi service (*boda-boda*) in Dar es Salaam

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## Abstract

This study explores and organizes the informal motorcycle transport operators to understand how motorcycle taxi service (*boda-boda*) riders join or refrain from becoming members of social security schemes that provide social protection. The study examines the perceptions of *boda-boda* actors toward voluntary contribution to social security schemes. The study employed a case study research design whereby qualitative methods were used to collect data through face-to-face interviews with motorcycle operators in Dar es Salaam. Motorcycle operators seem to be a lucrative employment sector for many youths and provide informal mobility services for urban residents; the activity faces many safety risks, physical disability from accidents, motorcycle theft, unreliable incomes and job insecurity; yet many are not members of the formal social security system. The study found that motorcycle operators established savings associations as social security institutions. These social security associations provide loans, moral and psychosocial support to members. The findings further indicate that flexible association norms and swift access to social security support in an event one has had a misfortune such as an accident or sickness make most association members prefer the association rather than formal social security schemes. This calls for legal, social security to adopt operational conditions that provide swift support to its members and the need for them to support and collaborate with these informal social security associations.

**Keywords:** Informal Economy; Social Security Schemes; Voluntary Contribution; Social Association; *Boda-Boda*

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## 1. Introduction

Due to increased urban poverty and unemployment, urban residents face severe economic hardships, especially the young active labor force. As a result, the bulk of the labor force is engaged in informal income and employment generation activities (Kombe and Kreibich, 2006). Studies have shown that the informal economy plays a significant role in empowering and raising the incomes of poor people. It supports those who cannot find formal employment but can find jobs in informal economic opportunities (ILO, 2021), such as street vending, public transport, and urban farming. In many sub-African countries, motorcycle operators (commonly known as *boda-boda* in Tanzania) have grown to be among the leading employers of youth and are necessary to provide a critical transport mode to urban residents (Mbegu and Mjema, 2019; Odwokacen, 2015). In 2013 in Uganda, the *Boda-boda* sector came second after agriculture in employment (ITF, 2017). Between 2008 to 2014, Tanzania registered about 700,000 motorcycles; studies show that youth comprise the majority (Bishop and Amos, 2015). Indeed, 30% of the youth labor force engaged in *boda-boda* services in Tanzania contributes about 20 % of the national GDP (ibid).

However, the sector faces several uncertainties due to its precarious working conditions and informal nature of the operational requirements. These include frequent motor accidents resulting in physical disability and withdrawal from work, motorcycle theft, unreliable incomes, job insecurity, and no social security. Lack of protection means vulnerability increases, particularly for operators who do not have money to cover healthcare or cannot access financial assistance when in need. About 55 % of workers in the global informal economy do not have social security (ILO, 2017). In the absence of formal protection, casual workers rely on social self-help groups, associations, and networks to help them through tough times. Through networks, members groups help minimize vulnerabilities and increase resilience (Verpoorten and Verschraegen, 2010). However, studies have criticized informal social systems that operate among colleagues, neighborhood groups, and friends for failing to provide long-term and adequate protection against various risks to their members. Sometimes poor members who have limited capacity to frequently contribute may be excluded or disqualified from membership. This exacerbated vulnerabilities (Msangi, 2009, Vanderpuye-Orgle and Barrett, 2009; Morduch, 2005). Other studies have shown that informal associations are critical because they are sensitive and relevant to the realities and needs of their members (Oware, 2020; Kashaga, 2013; Kaseke, 2013).

Although formal social security protection schemes might be an answer, in countries with high levels of informal employment, social security coverage rates often remain legally restricted to those working in the formal labor sector, who are generally a tiny minority (Okulo, 2011).

This paper highlights the potential for informal social association in responding to the challenges of extending social coverage to informal workers. In the face of persisting poverty, the study investigates the operational condition of the *boda-boda* or motorcycle riders to bring out perceptions of informal and formal social security system that fits the needs of everyday business operations such as *boda-boda*. The idea is to evolve an innovative social protection system in Tanzania.

### 1.1. Poverty, social protection, voluntary contributions, and social associations

The unprecedented growth of urban informality is expected to continue. Unless substantial economic strides are achieved, urban residents will continue to work in this sector. Over 70% of the informal economy's urban workforce comprises lower-middle-income workers engaging in insecure and risky jobs. Brown et al. (2014) note that the informal economy is "a significant and permanent phenomenon growing in most parts of the

world in response to the ongoing global economic crises". However, many *boda-boda* riders are risky and financially insecure. Ease of entry into the sector is motivated by low skills and lack of educational requirements, little financial capital, and extensive use of physical labor.

Given the situation in which the *boda-boda* operators operate, social protection or insurance coverage is necessary for their range. The questions remain, what are the best mechanisms to ensure that *boda-boda* operators are adequately protected. In Tanzania, *boda-boda* riders generally have no formal protection in the event of sudden unemployment, livelihood shocks, or severe deprivation. They may have similar needs for loans, savings security, and pension. However, they have difficulties, such as banks and other financial institutions. When accessing formal social risk management mechanisms (Holzmann and Jorgensen, 2002). Another challenge is that informal support systems in many countries are weakening due to changes in demographic patterns, cultural behavior, and the socio-economic context, thus leaving vulnerable populations further exposed to the impacts of downside risks (ibid).

Ackson (2007) argues that the public's response remains low in Tanzania despite efforts to initiate, operate and publicize voluntary contributions. For example, senior Tanzanians who retire from active work experience income insecurity because they do not fall under the mandatory schemes because they worked informally. A small number of primarily affluent people living in urban areas have social security and health insurance with modest benefits, which assist in contingencies (Larissa and Baruani, 2003). Eventually, social security in Tanzania is characterized by limited membership, scope, and access to benefits (URT, 2003).

The poor depend on their families, neighborhood, and extended networks to cope with life risks, such as loans, food, and other required services. Kashaga (2013) notes that household members may have strategies for protection, i.e., relying on family, social networks, and social associations to mitigate shocks. Mutual, saving, welfare groups and associations at the community level encourage and influence their members to contribute monies to the groups (Brown, et al., 2014). This suggests that such social groups are critical players in social security as they respond to their members' needs, incentivizing them to contribute voluntarily to the groups or associations. Thus, the question is, can this voluntary contribution to informal social welfare groups be transferred to social security schemes formally?

Several countries in the North have established voluntary contributions groups (Bloom and McKinnon, 2013). Reis et al (2009) show that voluntary contribution to saving is possible among persons aged 16 or more in Germany. In Denmark, voluntary contributions are made by persons who draw an early pension. Reis et al. (2009) observe the need for social security funds to develop low-cost alternative payment mechanisms. Musonye and Turner (2013), in their study on extending social protection to informal workers, note that the introduction of voluntary contributions in many countries into their social security schemes seeks to help workers and families manage risk. She adds that voluntary contribution is one mechanism that makes it possible for low-income persons to quickly, safely, and at a low cost make contributions to savings.

Kritzer et. al (2011) note that voluntary savings or contributions to pension schemes are meager in Brazil. According to a Social Protection Survey done in 2015, only 7% of low-income groups made voluntary contributions in Chile and only 6.8% and 5.7% in Mexico and Colombia. Other studies also indicate that voluntary contributions to social protection schemes are low due to, among other things, irregular everyday incomes affecting the ability to save, lack of adequate information and financial education, and cold joining conditions (Kashaga, 2013). A voluntary contribution is a challenge among informal workers primarily because of unawareness, focus, and relaying to the informal association. In the absence of compulsory savings

for future protection, such as for formally employed workers, many casual workers do not have savings when they go into old age (Feldstein and Liebman, 2002).

## 1.2. Theoretical underpinnings

The social capital theory refers to the recurrent habits that facilitate mutual support and cooperation between two or more individuals (Fukuyama, 2001). Scholars have argued that the connection between individuals and society forms a social bond that creates the capital facilitating helping and interdependence. However, while social capital exists, it is not stagnant and needs to be deployed or used for a common cause.

To understand the dynamics and workings of social associations such as those of the *boda-boda* workers, the concept of social capital will be used. The aim is to use social capital to understand how persons who are not salaried organize themselves and establish an organization/association that provide social security services. The social capital theory is used as it offers insights into how social security schemes are built up and their implications for informal sector actors. The paper assumes that socio-cultural attributes such as trust, networks, mutual support, and norms and values embedded in the social capital often facilitate mutual support between actors (such as individuals or organizations). The actors are often members with similar income status, ethnicity, and culture or gender characteristics. These groups can be used to bridge formal social security schemes and further inform innovative actions such as voluntary contributions.

Putman (2009) noted that the relationships between individuals or people create social capital. He further states that the social capital concept comprises three components which are; (i) moral obligations and norms, (ii) social values (especially trust), and (iii) social networks (mainly voluntary associations). Putnam identifies bonding capital as the one in which the capital is created from close networks or relationships such as family. He also identifies bridging capital as the one in which social capital resources are based on networks outside the family ties. Putman's main argument is that social capital creates a sense of bonding that people operate in the form of cultural and economic assets that they invest in their community's affairs (Putman, 2009).

While economic assets can be viewed as the financial ability to contribute to social issues such as provisional informal support services, cultural assets can be summed up to include involvement in collective events and topics such as weddings and funerals (Msangi, 2009). The authors argue that the connection between the individual and the society forms a social bond that creates the capital facilitating helping and interdependence. This study uses this theory to explore how social capital helps and reduces voluntary contributions for mutual support among informal economy actors to pursue shared objectives. It is known that the attributes of social capital such as trust and networks are foundations on which informal actors such as *boda-boda* may mobilize and build or form strong groups or associations which can be used to, among other things, access formal social security schemes or financial services.

## 2. Methods and data collection

### 2.1. Study setting and design

The study employed a case study research design whereby qualitative methods were used to collect data through face-to-face interviews with motorcycle operators in Dar es Salaam. The study described the lived

experiences of individuals on specific issues as described by research participants in their natural setting (Bogdan and Biklen, 2006).

The study was conducted in Kinondoni Municipality in the Dar es Salaam region among the *boda-boda* association members and leaders. This Municipality was chosen as it has more *boda-boda* riders organized into voluntary welfare associations compared to other Municipalities in Dar es Salaam. This would make it easy for the researcher to navigate through the groups for research and exploration. The 41 *boda-boda* association was purposefully selected. The selection criteria were:

- (i) longevity in operations, i.e., more than ten years of experience;
- (ii) the association must have many members (more than 100);
- (iii) actively operating, including conducting regular meetings and collecting contributions;
- (iv) being recognized by the respective local government authority and,
- (v) its members have experienced hardship such as accidents and other misfortune and related requiring social security support.

## 2.2. Data collection methods

Forty-one (41) *boda-boda* riders were interviewed using an open-ended questionnaire. Of these, 21 were primary school leavers, while 15 had completed secondary school education. Most of them decided to become *boda-boda* riders to earn an income. Five did not have any formal education. Bishop and Amos' (2015) studies on opportunities to improve road safety found that *boda-boda* allows youth in East Africa with little education and skills to find work as drivers, motorcycle mechanics, and vending, such as selling seat covers.

## 2.3. Data analysis

Thematic content analysis was used to categorize emerging themes after every interview. We started with one interview, transcribed it verbatim, coded and analyzed for emerging themes, reviewed the questions to see if we needed to adapt or change the question, and continued to interview participants until no new theme emerged (thematic saturation) (Clarke et al., 2015; Terry, et al., 2017). Data obtained at every interview guided coding rather than imposing a coding scheme. The first thoughts of key informants concerning the study were recorded to ensure appropriate grouping of related themes and establish a pattern of dominant thoughts related to *boda-boda* association involuntary joining social security schemes. Emerging themes were re-analyzed by two people with experience in qualitative research to ensure investigator triangulation for systematic comparison of identified articles and avoid investigator bias (Heale and Forbes, 2013). As highlighted in the data collection section, Swahili language was used during the interviews, so all interviews were transcribed and translated into English for thematic content analysis.

## 3. Findings

### 3.1. Characteristics of respondents

The 39 interviewed motorcycle riders were male, and 2 were female riders. The respondents' marital status was inquired about to get an idea of the scale of their responsibilities. Of the 41 interviewees, 29 said they lived with their partners for several years and had children. However, 9 out of 41 respondents were legally married,

while 3 out of 41 were single. On average, they earned between Sh10,000 (\$4.4) and Sh30,000 (\$13) per day. They often complained about the harsh economic conditions, which they claimed made life even harder. The latter group said they did not intend to engage in formal marriage arrangements because this is associated with marital commitment and the high living costs arising from extended families and siblings. A summary of the respondents' characteristics is presented in Table 1.

**Table 1:** Marital, Education and Income status of the respondents

Respondents	Sex	Marital Status	Level of Education	Income (Tsh)
1	Female	Single	primary	10,000-30,000 <sup>1</sup>
1	Male	Married	primary	10,000-30,000
8	Male	Married	No formal	10,000-30,000
28	Male	Cohabited	Primary	10,000-30,000
1	Female	Cohabited	Primary	10,000-30,000
2	Male	Single	Secondary	10,000-30,000

### 3.2. Establishment and operations of the association

The Sangaraza *Boda-boda* Association (SBA) was established in 2013. The association has 102 members; 21 were registered during its establishment in 2013. The association aims to mobilize members to contribute funds to support each other during difficulties such as accidents and socio-cultural events, including marriage and funeral ceremonies. Therefore, the association operates as a form of micro-credit association where members are obliged to contribute and benefit when in need of a loan or have problems requiring financial support. *Boda-boda* association assists members socially and economically. It, therefore, operates like Upatu<sup>2</sup>. For example, when a member falls sick, has had a traffic accident, or has lost a close relative or family. The association members must contribute TSh 15,000 per week to the association. The pooling together of contributions by a group and creating a common savings fund that each member can access is a common way for the urban poor to mitigate social risks in many developing countries (Ororo and Wyss, 2018).

During an interview with the association Sangaraza association chair, this is what he had to say regarding the establishment of the group;

*"we are a recognized group. We have decided to build an organization: we have a well-known and transparent organization, including the structure of a chairman, secretary, and cashier, and members administering the association. The association is linked to higher levels at the ward, district, municipality, and region-level institutions. We work as a team and help each other in*

<sup>1</sup> TSh 10,000 is equivalent to \$4.4, whereas TSh 30,000 is equivalent to \$13 is earned per day.

<sup>2</sup> Upatu means an informal network where members contribute and lend money



*many aspects of life. As a leader, I argue members to make saving and make a contribution because their tomorrow is unpredictable, especially in our kind of work..."* (Fieldwork, June 2019).

### 3.3. Social relations and fraternity among and cooperation members

The continued good relations among association members were reportedly based on the shared vision of promoting income generation through employment as *boda-boda* drivers. All members reported that the association had set rules and regulations to support and regulate their activities. They also had informal regulations related to their association. *Boda-boda* riders are required to be well-behaved because they have strong leadership management.

*"... we are many that, we could not perform well without rules and regulations. It could be a disaster having more boda-boda than riders one hundred without strong leadership that brings us together and regulate our behavior and operation..."*

*"... the association leadership collects contributions and gives the loans to the members. Members who failed to comply with the rules are subject to a penalty of cash for the interest of 1.2 percent for any weeks delayed..."*

Bringing together *boda-boda* workers as a 'family' was seen as an essential motivation for bonding. When asked why they found the association necessary, most respondents noted that the members also support each other in their day-to-day activities apart from financial support. Through the association, members share their resources, including labor, incomes, and time to help each other when the need arises; this is done regardless of their contributions and social status.

One of the interviewees had the following to say about the brotherhood concept:

*"... I cannot lie ... our association is the best. We work together as a team. We treat each other as family members; even when one (boda-boda riders) has an emergency and their customers have to be served, we step in to offer a hand. Also, we are available to support each other on social and cultural matters. In short, there is cooperation amongst boda-boda association members. We feel a sense of brotherhood amongst ourselves. We can form a strong association and contribute money to our welfare. Our leaders are very bold and straightforward; that is why nothing goes off track. We help fellow members when they are sick, and we cooperate fully in funeral matters."*

The members considered their association their social strength, protecting them and guaranteeing their continued productivity during uncertainty such as sickness and accidents.

They have a strong bond, and they help one another. The leaders are strict and urge their members (*boda-boda* riders) to abide by the rules, guidelines, and regulations. Association leaders scheduled meetings; they usually met on Fridays, while others met on Saturdays and Sundays. Members who misbehave are reprimanded or dismissed from the association depending on the gravity of the offense.

### 3.4. Social assistance and protection related benefits experienced

All the 41 interviewees asserted that the key benefits of being a member of *boda-boda* associations were getting assistance in times of difficulty at their workplaces. They reported that the type of assistance provided to members included:

- Transportation to the hospital or other medical facilities if one is injured.
- Assistance in the form of cash for medical fees in the event of an injury,
- Assistance to get another option of a new motorcycle if one's regular motorcycle is temporarily unavailable or out of order.

Table 2 illustrates the selected cases to illustrate the types of risks and challenges *boda-boda* riders face during their operations and their support for their respective association. The information from the respondents further indicates the assistance they received.

**Table 2:** Sangaraza *boda-boda* operational association

Number of members	Obligation of members	Remarks
<p><i>Boda-boda</i> Association: 102 male members by 2019</p> <p>Saving: 21,000,000TSh (\$9,130)</p>	<ul style="list-style-type: none"> <li>• Paying weekly fees to TSh TSh 15,000</li> <li>• Attending association meetings</li> <li>• Actively contribute in cash and kind. Participate in social events, such as weddings or funerals of members and close relatives.</li> <li>• Abide by the association's rules and regulations<sup>3</sup></li> <li>• Promote safety and security among each other</li> </ul>	<ul style="list-style-type: none"> <li>• Members of the association benefit from financial support in case of illness or injury</li> <li>• Supplied road protection and safety gear such as helmets, jackets</li> <li>• Enjoy solidarity from other members</li> <li>• Training in driving and self-defense skills</li> </ul>

Source: Field Work, 2019-2020

### 3.5. Gender Relation Dimensions

21 out of 41 respondents noted an increase of female *boda-boda* riders in several areas. For instance, at Sangaraza Association, two females have been operating as *boda-boda* riders since 2017. A female *boda-boda* rider noted:

*"I have been working as boda-boda rider for two years, under Sangaraza association. I started this work when I stayed unemployed after my marriage separation; I needed cash to support the family".*

<sup>3</sup>Such rules and regulations include attending meetings, paying associations contributions, and paying attention to safety and protection matters.





**Figure 1:** Interview with *Boda-boda* riders at Tegeta kwa Ndevu (Source: Fieldwork, 2020)

The female *boda-boda* rider explained that she earned between TSh 10,000 and TSh 30,000 per day. The money she makes enables her to contribute TSh 15,000 weekly to *Boda-boda* Association, allowing her to access loans to support the repair of the motorcycle and do other food businesses she is engaging in.

*"Boda-boda riders won't be a permanent job for me, I will soon leave this work, my sister and I have started a kiosk at Nyuki that is growing; the time business expands there, I will join my sister."*

Asked what she plans to abandon this business, she noted that generally, female riders are more cautious than men. They often drive carefully, considering road rules and regulations, including protective gear. She noted that the trust in female *boda-boda* riders is low. People doubt their competence in managing the often poor; no wonder passengers prefer male *boda-boda* riders to females.

*"When I ride a male, you will find that he instructs to be careful on the road with a car and check the speed. The male passenger is becoming unsettled at all."*

It was reported that most female commuters prefer male *boda-boda* riders. When asked why they explained that they wouldn't feel comfortable with female *boda-boda* riders.

### 3.6. Perceptions and willingness to join social security schemes

31 out of 41 *boda-boda* riders interviewed acknowledge being aware of the social security schemes such as the National Social Security Fund (NSSF). They knew that social security schemes are institutions that save contributions from members to help them experience problems like sickness, death, retirement, and others.

They also noted that social security is designed to provide retirement support to employees working in the formal sector who contribute to the system. Respondent noted that.

*"... I am not employed to be a member of NSSF...the kind of work has no retirement age to drive me to join the scheme..."*

Regarding the source of information on the social security system, riders reported that they had been visited and received information on the schemes from NSSF officials and from posters placed on the Tegeta bus stand board that highlighted the benefits and virtues of NSSF.

Other public media provided information about social security schemes, including television programs. One rider noted that he, together with a team of other riders, once visited pension offices and was educated on the benefit of joining the scheme. Respondent said:

*"... I think it is a good thing, though I have not yet joined the social security fund; I will do so soon ..."*

However, they said they wished to be given more information on social security schemes, noting that although they are not permanently employed, one could invest in the opportunity to fight themselves out of extreme poverty, especially during their old age. The following quotes attest to this.

*"... There is a case of a boda-boda colleague in Mbezi Luis who was involved in an accident...he was a member of NSSF and had the fund's health insurance card. This helped him greatly during the difficult period he had to go through ..."*

*"... But, the social associations are important; they support us so much. Otherwise, we would not be here; the money we get is not enough to support our families ..."*

*"They also support us emotionally because association members come and provide burial support, console families, and contribute money when someone loses a loved one."*

Generally, most *boda-boda* riders expressed their reservations about becoming members of the social security fund to set financial and social support when they are not salaries one is unemployed or cannot work anymore. One of the reasons for hesitation is that one is not sure how long one will live after retirement.

At this juncture, one of the interviewees had the following to express concerning joining the NSSF:

*"I know that social security schemes have been established for a good cause but still, our financial status does not allow joining the project. Their intentions are good, but our financial constraints only will enable us to join the social association. Our business is not that stable; what if the boss takes his motorcycle? On our side, it is a risk. That is why we hold on to our association to a large extent."*

Respondents added that they are not attracted to the long-term social security benefits because many issues frequently require support, such as meeting food requirements, school fees, rent, fixed remittance to the association, remittance to motorcycle owners or employers.

3 out of 41 (32%) respondents said they were ready to join the social security schemes for their future support at retirement age. 28 out of 41 (68%) explained that they were not willing to join formal social security schemes because of the bureaucratic operational protocols of the scheme.

Drawing from their everyday experiences, they noted that motorcycles owners would not pay for social security costs. They would have to pay themselves. They said this was not possible because *boda-boda* operators would be overburdened.

28 out of 41 respondents noted that *boda-boda* owners refuse to pay even for costs for repair and maintenance services which are high and difficult for a rider to cover. They explained that if they were to ask their *boda-boda* owners to contribute to membership in social security schemes, the owners might fire them. At the same time, they had to remit the agreed sum every day to the owner. This suggests that formal social security schemes were unreliable for most *boda-boda* riders.

**Table 3:** The *boda-boda* association members and social support benefits

Case	Association role/support	Remarks
<p><b>Case I: Support members who suffered from accidents</b> In 2018, 9 <i>boda-boda</i> riders had an accident leading to bodily injuries.</p>	<ul style="list-style-type: none"> <li>Members raised money for medication TSh 200,000</li> <li>Association contributed between Sh200,000 for medication per injured person</li> <li>Association followed up with the Police Force to release motorcycles.</li> <li>Granted loan for repairing motorcycle amounting to TSh 500,000</li> <li>Communicated with <i>boda-boda</i> owners about the accidents</li> </ul>	<p>Support members to cooperate in difficult times. Maintain solidarity and provide moral support to members</p>
<p><b>Case II: Death of <i>boda-boda</i> drivers from accident or sickness</b> Between 2017 to 2019, 13 <i>boda-boda</i> members lost life (from 4 diseases and 9 traffic accidents)</p>	<ul style="list-style-type: none"> <li>Participated fully in the funeral ceremonies activities</li> <li>Association contributed Sh50,000 to the family</li> <li>Association followed up with the police to ensure the motorcycle was released to the family</li> </ul>	<p>Support to ease the socio-economic burden on the family Maintain solidarity and moral support for the family Console family members</p>
<p><b>Case III: Loss of close family members</b> Seven members lost close family members from 2016 to 2019. They lost fathers, mothers, sisters, brothers, and children</p>	<ul style="list-style-type: none"> <li>Association contributes money of TSh 50,000 to support the member as a console</li> <li>Provide loans to support members during the funeral. The amount of the loan is approximately TSh 100,000 per member</li> <li>A representative of the association participated in the funeral.</li> </ul>	<p>Support association members to cope with the burden of the funeral.  Maintain solidarity among members</p>

Source: *Boda-boda Association reports for 2018/2019*

## 4. Discussion

This study examines and organizes the informal motorcycle transport operators to understand how *boda-boda* riders join or refrain from becoming members of social security schemes that provide social protection. The background information shows that the motorcycle taxi business is an informal economy activity providing critical employment opportunities to many youths in sub-Saharan Africa. It is a significant activity for lifting urban residents out of poverty. 80% of people work in the informal sector, and a high proportion of them are poor and unskilled compared to those in the informal sector. The study revealed the low education attainment for 51% of respondents were primary school leavers. No wonder most respondents had little or no alternative to earn an income but motorcycle riding.

The study revealed further that the riders were aware of existing social security schemes in the country and the support schemes provided. They were aware that a scheme member would save money to help themselves whenever faced with social calamities like sickness, death, or retirement. However, they were resistant to joining schemes because of their uncertain cash flow, unstable jobs, and need to contribute to a project that they found difficult regularly. This also includes the fact that support in the formal social security schemes cannot readily be accessible during emergencies compared to informal associations. Msangi (2009) noted this challenge in his study on extending social security to the informal sector. Their coverage depends on one's ability to contribute regularly, often disqualifying them from membership.

Furthermore, due to the unaffordability of formal social security, many informal workers like those belonging to the *Boda-boda* Association turn to save associations to secure critical assistance.

Voluntary contribution appears to be a primary method that supports the entry of informal workers into social security schemes, especially when a social security fund is considered of minimal importance due to other livelihood needs among unskilled workers (Roels, Urdinola and Torres, 2009). Innovative ways of contributing money need to be created because group associations are keen to contribute to their flexible associations. Furthermore, the ease with which the *boda-boda* riders contributed to their association was underlined by the absence of lengthy procedures for getting benefits or assistance once one was in need. Such favorable conditions were not available for informal social security institutions.

Findings show that the *boda-boda* association is significant and meets the needs of its members. They provide financial support in case of illness or injury, protection, and safety gear such as helmets and jackets. Members enjoy and build social, moral support and solidarity that pushes them to comply with norms such as payment of fees, disciplined behavior, respect, and mutual assistance. The everyday work of the *boda-boda* operator, the typical risks, the exact location, and similar social groups (poor youth) are significant elements for networking and fostering mutual trust and reciprocal ties. These are elements of bonding social capital as discussed by Putnam (2000) and can be tapped to build robust informal social security schemes that support the poor to contribute or arrangements where members contribute to a shared pool connected to a formal social security scheme.

## 5. Conclusion

This study examined the importance of social capital in the association of *boda-boda* riders. Membership in social security schemes is an essential component for developing the country's economy and the welfare of its

people since it offers reliable income protection necessary for social contingencies. It supports individuals not to fall into poverty when incapable of working. While the paper recognizes the critical role that the informal workers' associations play in ensuring swift social security for their members when in need, it suggests that it is high time for the formal social security funds to be linked with the informal associations to come up with an innovative scheme that will better social security for the poor working in the sector such as *boda-boda*. A future line of research is to investigate the relationship between the respondents' characteristics and their willingness to join social security associations and the associated factors.

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