



WOW // Work and
Opportunities
for Women

Promoting economic empowerment for women in the informal economy

WOW Helpdesk Guidance No. 1

Final Draft

September 2019



Acknowledgements:

This document has been prepared by Chris Hearle, Sally Baden and Kavita Kalsi.

It has benefited from insights and documentation as well as written comments provided by several DFID advisers:

Claire Ambrose, Deputy Head, Gender Equality Team
Steven Ayres, Economist (Jobs), Growth Team
Fiona Clark, Social Development Adviser, DFID South Africa
Kate Cooper, Female Economic Empowerment Lead/WOW SRO, Growth and Resilience Department
Roopa Hinton, Social Development Adviser, Inclusive Societies Department
Karen Johnson, Food and Agriculture Adviser, Growth and Resilience Department
Laura Karat, Economist, Inclusive Societies
Benedetta Musillo, Social Development Adviser, Research and Evidence Division

The final draft of the Guidance also benefited from insights shared during a lunchtime discussion with a wider group of DFID and HMG advisers on 13th August.

Selected experts also generously shared their views as inputs to Guidance:

Juan Chacaltana, Vicky Leung and Florence Bonnet, International Labour Organisation (ILO)
Abigail Hunt, Research Fellow, Overseas Development Institute
Dr. Sarah Gammage, Direct of Women's Economic Empowerment and Livelihoods, International Centre for Research on Women (ICRW)
Dr. Leanne Roncolato, Franklin and Marshall College, USA
Joe Sutcliffe, Decent Work Adviser, Care
Dr. Jonathan Kaminski provided support on accessing data and producing charts.

Several members of the Work and Opportunities for Women (WOW) Team provided valuable comments on an early draft of this guidance:

Isabelle Cardinal, Helpdesk Lead, Social Development Direct
Christine Svarer, WOW Team Lead, Business for Social Responsibility
Emma Doherty, WOW Operations Director, PwC.

Remaining errors or omissions are the sole responsibility of the authors.

Table of contents

Executive Summary	5
Top line messages	5
Business environment.....	6
Commercial Agriculture	6
Urban development and infrastructure.....	7
Access to finance and digital technologies	7
1. Introduction	9
2. Informal work and women’s economic empowerment	13
2.1 Where are women in the informal economy?.....	13
2.2 Working conditions for women in the informal economy.....	16
2.3 Key drivers of informality for women workers	17
2.4 Formalisation : An important but incomplete strategy	19
3. Sectoral entry points to promote better outcomes for women informal workers	22
3.1 Business Environment.....	22
Constraints	22
Pathways to WEE:	23
3.2 Commercial agriculture.....	24
Constraints faced by informal workers:.....	24
Pathways to WEE	25
3.3 Access to Finance and Digital Technologies.....	27
Constraints	27
Pathways to WEE	28
3.4 Urban Development and Infrastructure	30
Constraints	30
Pathways to WEE	30
4. Overall recommendations on the economic empowerment of women in the informal economy	32
4.1 Recommendations on promoting economic empowerment of women in the informal economy in existing policy and programmes.....	32
4.2 Raising the ambition on women’s economic empowerment in the informal economy	34
Annex 1: Glossary	36

Annex 2: List of Acronyms	38
Annex 3: Case Studies of Interventions	40
Annex 4: Key publications on Gender and the Informal Economy	48
Annex 5: Key Data Sources on Gender an Informal work	49
Annex 6: Guide questions for a context analysis of gender and informality.....	50
References.....	52

Executive Summary

Top line messages

To strengthen women's economic empowerment (WEE) outcomes, inclusive growth strategies should focus not only on creating jobs in the formal economy – and ensuring access to those jobs for women - but also on improving the quality of and returns to work in the informal economy.

There are 2 billion informal workers in the global economy and evidence from a variety of countries suggests that the informal economy is here to stay. DFID and UK Government's Economic Development programmes need clear and coherent strategies to respond to informality in ways that are also empowering for women workers.

Women are the majority of informal workers in low income countries and are concentrated in precarious forms of work at the bottom of the informal 'hierarchy' with less choice or agency than men over what work they do.

Key drivers of informality for women workers are:

- **Gender-based discrimination and occupational segmentation in the labour market**, which means women are excluded from many formal jobs, including by stereotypes and social norms that limit women's choices of work;
- **Unequal responsibilities for unpaid care and domestic work**: Women are time-poor as they undertake a disproportionate amount of unpaid work which limits their options to work in the formal economy;
- **Disadvantage in terms of lesser skills, education and work experience as well as access to and control of assets** including property, financial services, social capital, networks, mobility and aspirations;
- **New gendered patterns of informality** driven by wider trends such as technological innovation (including mobile, digital and Artificial Intelligence) and labour market deregulation, globalisation of value chains.

The Global Goals contain commitments to decent work and formalisation of the informal economy which need to be translated into concrete realities by governments as well as donors and international agencies. However, formalisation is often approached in a 'gender blind' way, with attention skewed towards the higher levels of the informal work hierarchy, particularly enterprise owners, where men are concentrated. More focus is needed on the constraints faced by workers lower down the informal economy hierarchy, where many women are concentrated. For significant numbers of these women informal workers, formalisation may not be viable, or risks unintended negative consequences such as increasing time burdens due to the inflexibility to cater for unpaid care responsibilities and may lower incomes due to increased costs such as tax contributions.

DFID's Economic Development Strategy highlights the need to include poor and marginalised informal workers and to create better jobs with improved working conditions. However, there is insufficient clarity on how progression from informal work to 'better jobs' will occur, how good quality jobs are to be created in the informal, as well as formal economies or how the millions of better jobs - either formal or informal - will be created that are more accessible to women.

This WOW Helpdesk Guidance Note aims to provide an analysis of the gender dynamics of informal work, and a set of corresponding recommendations. It is aimed at DFID and UK government advisers working on economic development, across a range of issues including agriculture, business environment, private sector development, social protection, urban and infrastructure development, digital development, and research. In Section 3, pathways for improving economic outcomes for women informal workers across four key sectors, are identified, as follows, illustrated by case studies of interventions, in Annex 3.

Business environment

- Prioritise reforms that reduce the costs of doing business and improve working environments in sectors and localities where women are engaged.
- Support and engage with associations of informal workers and women's entrepreneurs' networks.
- Simplify business registration procedures and link registration to wider benefits such as bank accounts, social protection benefits, or tax exemptions.
- Systematise monitoring and evidence on the outcomes of business registration and broader business environment for informal enterprises, by gender of owner. DFID is well positioned to work with other donors through Donor Committee for Enterprise Development (DCED) as well as governments to ensure effective tracking.
- Conduct research to assess the characteristics of women-led enterprises that transition to become formal enterprises and the trajectories for these transitions.

Commercial Agriculture

- Conduct gender and inclusion analysis of agricultural value chains and market systems to inform the design of interventions.
- Support organisation of rural female producers, processors and traders in formal cooperatives and the enabling environment to facilitate this.
- Working with the private sector to directly contract women farmers and workers and ensure equality of treatment.
- Encourage collective bargaining agreements in agricultural sectors employing informal women workers.
- Leverage Voluntary Sustainability Standards (VSS) to address the situation of women informal workers in global agricultural value chains, and include the use and promotion of Voluntary Gender Equity standards as part or parallel to VSS.
- Strengthen women's land tenure security and awareness of land rights.

- Develop rural off-farm employment opportunities accessible to women through creating diversified roles linked to agricultural value chains or gender-sensitive rural employment schemes.

Urban development and infrastructure

- Conduct a gender analysis and consultations to understand the infrastructural needs of women informal workers.
- Design and test infrastructure that supports women’s informal livelihoods.
- Prioritise investments in infrastructure that improves the productivity, health and safety of those in informal work; as well as reduces unpaid domestic work including safe transport, low cost energy, multiple use housing.
- Consider innovative funding modalities such as seed capital funding and infrastructure subsidies for women.
- Work with private sector to prioritise job creation for women as part of infrastructural development.
- Design public works initiatives that provide decent employment and skills development opportunities for women.

Access to finance and digital technologies

- Develop measures to increase financial and digital inclusion for the most marginalised and disadvantaged groups, including addressing social norms around the use of technologies and women’s access to finance.
- Collaborate with financial service providers to offer local language content and to develop new technologies such as biometrics to encourage the provision of credit to informal enterprises.
- Set up digital credit registries for real-time credit history tracking and credit scoring of individual borrowers. Public credit registries can provide preferential access to institutional credit.
- Consider use digital platforms and payments to incentivise women to improve their skills, where appropriate.
- Support national and state governments to set up publicly funded e-commerce marketplaces that provide preferential terms to informal women workers and governments to regulate emerging online platforms in the gig economy to ensure that they are respecting non-discrimination and applying existing laws (e.g. protection from violence)
- Work with businesses to improve the interoperability of their digital services since this can encourage women to learn new technology; a particular skill can be used across multiple service providers and different types of transactions.

The Guidance makes five overall recommendations on how to promote better jobs for women in informal economies as part of inclusive growth strategies and across all economic development programming.

1. Context-specific, gendered analysis of informal work and labour markets, as well as dialogue with stakeholders at country, sector or programme level (see Annex 4). This would ensure that strategies are adapted to the wider context. In FCAS, or remote rural areas, for

example, legislative or regulatory reforms have limited salience compared to gender-sensitive infrastructure investment and rural employment schemes;

2. Work with governments to remove discriminatory laws, promote legal recognition of informal workers and widen coverage of social protection systems;
3. Partner with private sector companies and other actors to improve visibility of and outcomes for informal workers participating in their supply chains;
4. Monitor gender-related outcomes in terms of quality as well as quantity of jobs;
5. Increase coverage, quality and accessibility of sex-disaggregated data on informal work

Finally, DFID and wider UK government could take **more ambitious approaches and add significant value** to efforts to economically empower of women informal workers, by:

- Tackling adverse social norms, stigma as well as harassment and violence affecting women and other marginalised groups of informal workers and entrepreneurs, building on the recent agreement on the ILO Convention on Violence and Harassment in the Workplace;
- Investing in developing and regulating the informal care economy, particularly in rapidly developing urban contexts.
- Supporting the organisation and representation of women informal workers and entrepreneurs building their visibility and voice;
- Addressing a number of evidence gaps on gender in the informal economy including specifically on the gendered impacts of new technologies on informality and labour markets; and on what supports transitions of women informal workers and enterprises into the formal economy.

1. Introduction

1.1 Overview and Purpose of this Guidance

This WOW Helpdesk Guidance Note aims to provide an analysis of the gender dynamics of informal work, and a set of corresponding recommendations. The Guidance is aimed at DFID and UK government advisers working on economic development, across a range of issues including agriculture, business environment, private sector development, social protection, urban and infrastructure development, digital development, and research. Recommendations are intended to inform the development of interventions and programmes, which promote better jobs for women. It aims to support DFID and wider United Kingdom government staff to ensure that ‘formalisation’ is not harmful to the large numbers of women in the informal economy – for example, by curtailing their opportunities, or worsening their conditions of work. Equally, it seeks to provide guidance on gender-sensitive and - where possible - transformative strategies that can widen the choices women informal workers have over what work they do, to contribute to economic empowerment outcomes. Key lessons are synthesised from existing policy and programme guidance, supplemented with insights from selected experts on WEE and informal work.

Section 1 explains why it’s important to focus on the informal economy to ensure inclusive growth. **Section 2** provides an overview of ‘everything you need to know’ about informal work and women’s economic empowerment, describing where women are positioned in the informal economy and highlighting key drivers of informality for women workers. **Section 3** provides specific guidance on entry points and pathways in four key sectors of interventions, including links to case studies found in Annex 3. **Section 4** presents overall recommendations for promoting better jobs for women in the informal economy for Economic Development Programming, including links to key questions for analysis and data sources in Annexes 4 and 5. Key definitions can be found in the Glossary of Terms at Annex 1.

1.2 Why focus on the informal economy?

The informal economy provides the largest share of employment globally and is vital to the jobs, incomes and consumption of poor women and men. Of those that are employed globally, 61.2 percent are in the informal economy ([ILO 2018](#)). Poor people are more likely to be in informal than formal employment ([Avirgan et al. 2005](#), [IIED 2016](#), [ILO 2018](#), [Bonnet et al. 2019](#)). Informality rates are higher among young people, the elderly, women, minority ethnic communities, workers with disabilities and, more generally, those groups in society that experience economic and social disadvantage, labour market discrimination and lack of adequate access to education, training and capital ([Pathways Commission 2018](#)). People living in rural areas are twice as likely to be in informal employment as those in urban areas ([ILO 2018](#)).

Informality is here to stay. Despite the predictions of orthodox development economists, informality has either persisted, grown and/or appeared in new guises over time in the vast majority of countries ([Chen 2012](#), [Ulrichs 2016](#), [ILO 2013](#), ILO and WIEGO 2013 in [Holmes and Scott 2016](#), [ILO 2018](#)).

Patterns of structural transformation that lead to the disappearance of the informal economy are neither automatic nor inevitable. This is also true of countries that have experienced significant economic growth such as India (see [World Bank 2019](#)).

Policy reforms can significantly reduce informality and improve the quality of work. ‘Formalisation’ is a policy commitment in the Global Goals and of most governments, with the adoption of ILO Recommendation No. 204 in 2015 by 186 member states and the integration of a specific target on formalising informal work into Sustainable Development Goal (SDG) 8 (see Box 1). While overall patterns suggest an inverse relationship between informality and socio-economic development, variations in the share of the informal economy across countries at similar levels of development shows that the right policies and interventions can significantly shape progress towards better quality work ([Heintz 2012](#), [Loayza 2018](#)).¹

Box 1: Sustainable Development Goal 8, Target 8.3:

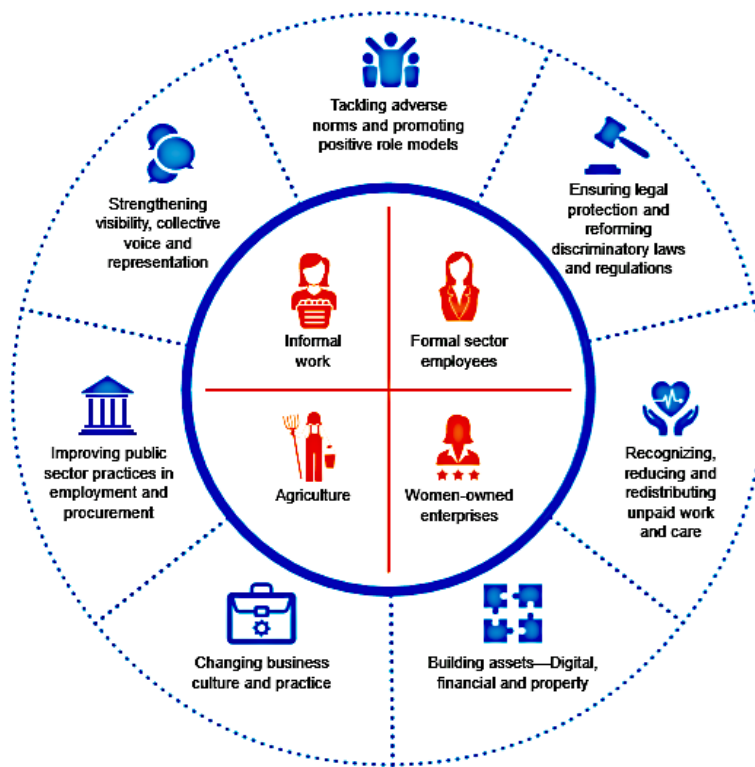
Promote development-oriented policies that support productive activities, decent job creation, entrepreneurship, creativity and innovation, and encourage the formalisation and growth of micro-, small- and medium-sized enterprises, including through access to financial services.

Indicator 8.3.1: Proportion of informal employment in non agriculture employment, by sex

¹ Comparable data available over time do not allow conclusions to be drawn on global or regional trends on the share of informal employment. [ILO \(2018\)](#) analysed trends in the proportion of informal work from 24 countries. It discovered that in many Latin American countries, such as Argentina or Peru, the share of informal employment in the recent past has decreased. Similar trends can also be observed in Vietnam and South Africa. In contrast, for most countries in Europe and Central Asia, there is an increase in the share of informal employment. In countries such as Pakistan and Côte d'Ivoire there is a high level of informality without clear downward or upward trends.

Informal work was also identified as one of four “key areas of work” by the United Nations High Level Panel (UNHLP) on Women’s Economic Empowerment (WEE) co-sponsored by DFID (Figure 1).

Figure 1: UNHLP Seven Drivers of WEE



Source: [UN HLP \(2016\)](#)

Conversely, when policies are ‘gender blind,’ they can further marginalise and stigmatise informal workers, particularly women. Governments, donors and international agencies as well as global non-governmental organisations and civil society organisations are pursuing a range of measures aimed at formalisation of informal employment and enterprise, including some initiatives aimed specifically at women. Job creation and formalisation are often ‘gender blind’ or biased towards male-dominated sectors or enterprise owners, who tend to be male, rather than women, who dominate among vulnerable workers (i.e. Own account workers and contributing family workers). To ensure that this group is not ‘left behind’ policy makers and programmers need to better understand the practical and structural constraints faced by women informal workers and the gender implications of different approaches to formalisation.

Promoting inclusive growth and the creation of better, higher productivity jobs is a cornerstone of DFID’s Economic Development Strategy (EDS) (DFID 2017). DFID’s Strategic Vision for Gender Equality (DFID 2018) further highlights the importance of WEE in inclusive growth and the need to focus on gender in DFID’s delivery on jobs (see Box 2).

Box 2: WEE and inclusive growth

We will support girls and women to be economically empowered, through better access to, and choice over, jobs in high-growth sectors, with improving working conditions; and better access to digital, financial, land and property assets. We will address the gender-specific barriers to both, including laws and social norms which adversely affect women – the unequal burden of unpaid care work, harassment, violence and discrimination.

Source: ([DFID 2018 p. 13](#))

DFID supports the Decent Work Agenda through its commitment to the SDGs, although greater understanding is needed on how to support work in the informal economy. DFID's EDS highlights the need to include poor and marginalised informal workers and to create better jobs that offer improved working conditions, access to labour rights, a safe environment and scope for progression. Its focus is on engagement with the private sector, investment and entrepreneurship as drivers of job creation. However, there is little clarity on how a progression from informal work to better jobs will occur, how good quality jobs are to be created in the informal, as well as formal economies and specifically how the millions of better jobs - either formal or informal - will be created that are more accessible for women.

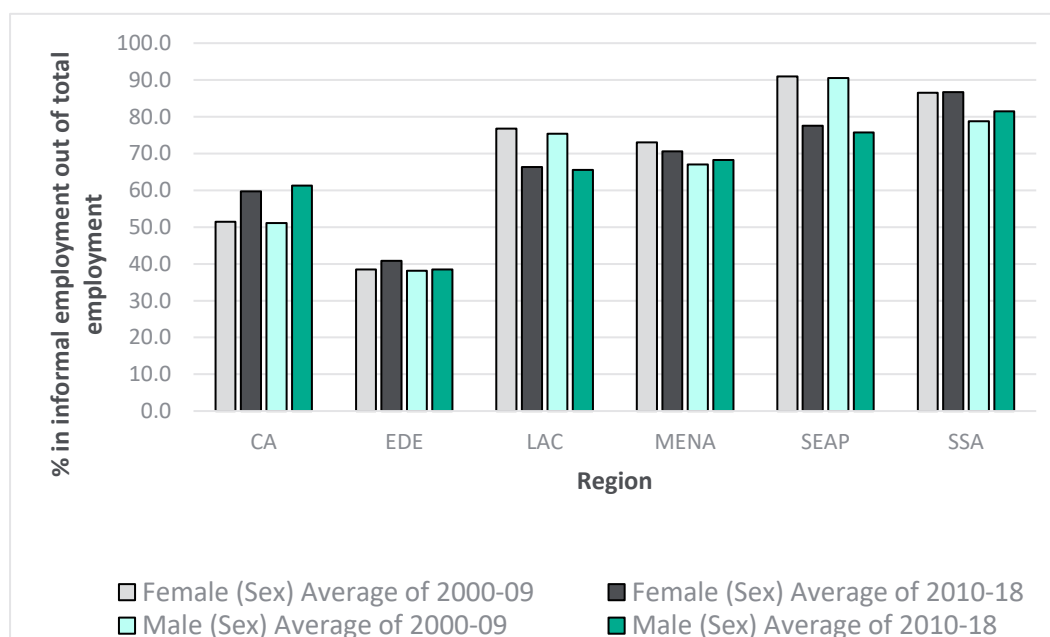
2. Informal work and women’s economic empowerment

2.1 Where are women in the informal economy?

In a majority (56 per cent) of countries, the percentage of women workers in informal employment exceeds the percentage of men workers (ILO 2018, Bonnet et al. 2019).² The percentage of women workers who are informally employed in developing countries (92%) is higher than the percentage of men workers (87%). Rural women, those with less education, women with young children and migrant women are more likely to be in informal and particularly vulnerable work (ILO 2018).

The proportion of men and women in the informal economy varies by region and over time. Between 2000-2018 there have been increases in women informal workers in Central Asia (CA), marginal increases in sub-Saharan Africa (SSA) and Emerging and Developing Europe (EDE), yet with decreases in Latin America and Caribbean (LAC), Middle East and North Africa (MENA), and South-East Asia and Pacific (SEAP) (see Figure 2). For men, there is the same trend over time apart from MENA which sees an increase in the share of men in informal employment.

Figure 2: Informal employment share across regions



Source: ILOSTAT (2019) Note: CA= Central Asia; EDE=emerging and developing Europe; LAC=Latin America; MENA= Middle East and North Africa; SEAP= South East Asia and Pacific; SSA=sub-Saharan Africa.

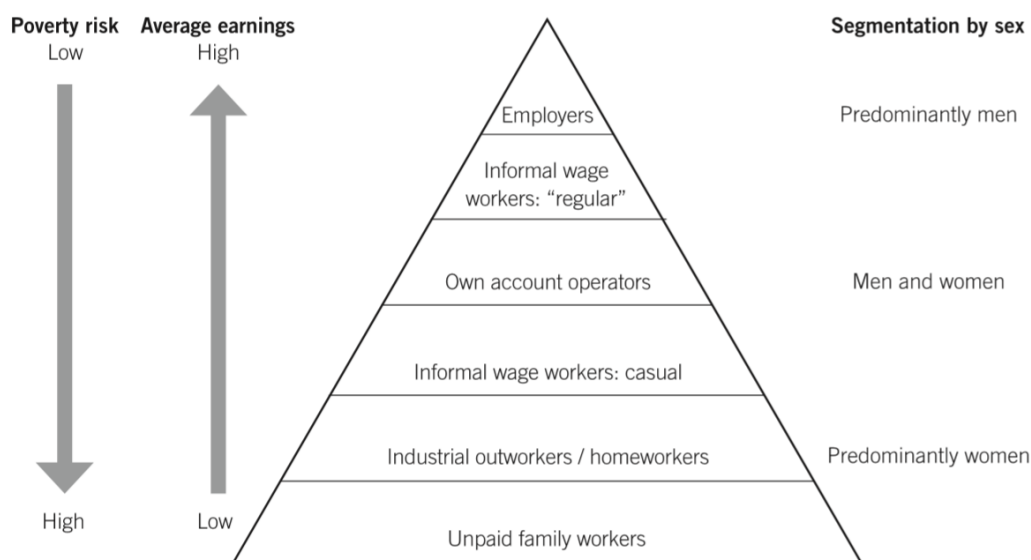
² Globally, the absolute number (1.26 billion) and average share (63 percent) of male informal workers is higher than those for female informal workers (740 million and 58 percent respectively), this reflects higher shares of informal employment for men relative to women in emerging countries with large populations such as Russia and China as well as most countries of the Middle East and Northern Africa (ILO 2018, Bonnet et al, 2019).

Current data on women’s representation in the informal economy may underestimate the reality. Women’s employment is often not fully captured in official data. This is particularly true for women’s secondary activities in processing agriculture and food products in rural areas and for domestic workers (who are mainly women) who are often undercounted and misclassified in official statistics, including labour force surveys (ILO and WIEGO 2013 in [Holmes and Scott 2016](#), [Charmes 2016](#)).

There are several reasons behind the undercounting and misclassification of domestic workers. Firstly, official figures do not include the estimated 7.4 million children below the age of 15 years who are engaged as domestic workers ([ILO and WIEGO 2013](#)). Secondly, identifying domestic workers based on occupation is challenging. For example, a cook can also work in a restaurant, a gardener in a flower nursery and a gatekeeper at an office building. Thirdly, many workers supplement their main income by taking up domestic work as a second job, and these workers are usually excluded from the scope of estimates. Lastly, domestic workers who are employed by an agency are in theory excluded from the definition of domestic work, which explicitly states that domestic services can only be produced by households and not enterprises, such as service agencies ([ILO 2013](#)).

Women are over-represented in the lower end of the informal work hierarchy as illustrated in Figure 3. Women in Informal Employment: Globalising and Organising (WIEGO)’s ‘segmented hierarchy’ of informal work, identifies six employment statuses—informal employers, informal employees, own account operators, casual wage workers, industrial outworkers or subcontracted workers, and unpaid but contributing family workers. Those at the top of this hierarchy – predominantly men - have a lower risk of poverty and relatively high average earnings. Indeed, some may have chosen deliberately to situate themselves in the informal sector and are not poor at all, perhaps using skills and capital from the formal sector to set up an informal business ([Kucera and Roncolato 2008](#), [IIED 2016](#)).

Figure 3: Gendered hierarchy of informal work

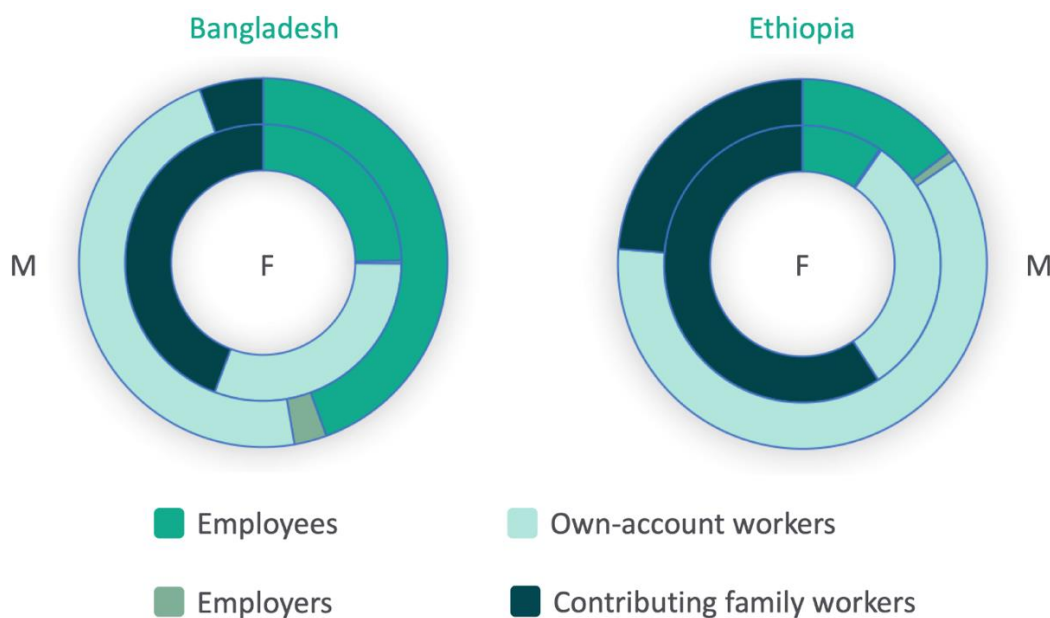


Source: [Chen \(2012\)](#)

Those lower down in the hierarchy – typically women - are “survivalists” in vulnerable and precarious positions, with very little element of choice in their position in the hierarchy (ILO 2013, Ramani et al. 2013, Holmes and Scott 2016, Ulrichs 2016, Kabeer 2017, Stuart et al. 2018). The vulnerable employment rate³ among women exceeds that of men, with the largest gender gaps observed in North Africa (over 21 percentage points difference between the sexes), and sub-Saharan Africa and the Middle East (both with a gap of more than 14 percentage points) (ILO 2013). Compared to men, women’s “choice” of work in the informal economy often reflects a lack of other options. Lack of choice as well as the nature of the work restricts the potential for empowerment for women (see Kabeer 2017).

The over-representation of women at the lower end of this hierarchy can be seen in the country examples below., which It shows a negligible proportion of women are employers at the one end, whereas at the other end, women vastly outweigh men the proportion of contributing family workers.

Figure 4: Gendered composition of informal work



Note: M=Male, F=Female. Categorisation is based on ILO definitions. Employers are those who hold self-employment jobs and engage one or more person to work for them as employees on a continuous basis; employees are those who receive a basic remuneration and are not directly dependent on the revenue of the employer; own-account workers hold self-employment jobs and do not engage “employees” on a continuous basis; contributing family workers hold self-employment jobs in an establishment operated by a related person, with a too limited degree of involvement in its operation to be considered a partner.

Source: [ILOSTAT \(2019\)](#)

³ The term “vulnerable employment rate” captures own-account workers and unpaid family workers as a total of female employment. It is captured in ILO STAT data, compiled from household and labour force surveys across a wide range of countries

2.2 Working conditions for women in the informal economy

Women are concentrated in segments of the informal economy where productivity and earnings are low, hampered by inadequate access to capital, public services, social protection and infrastructure, and they often face a skills deficit ([ILO 2015](#))⁴. There is a much larger proportion of women in areas of informal work such as production for own consumption, home-based and domestic work—where their invisibility reduces their capacity for collective bargaining and increases their exposure to exploitation ([Chen et al. 2005](#), [World Bank 2014](#), [Ulrichs 2016](#)). They are thus often left without social protection from economic and lifecycle-related shocks (ILO 2012 in [Holmes and Scott 2016](#), [Ulrichs 2016](#)).

Gender-based occupational segregation and related gender pay gaps are similar to those in the formal economy but often more pronounced. In Latin America, women earn on average 64 percent of men's wages in the formal sector and only 52 percent in the informal sector ([Ulrichs 2016](#)). Pay gaps persist because of gendered divisions of tasks. For example, female domestic workers tend to be concentrated in cleaning and care services, whereas male domestic workers engage in better-paid jobs in private households, such as gardeners, drivers or security guards ([ILO 2013](#)). Similarly, evidence from the MUVA programme (see Case Study 7 in Annex 3) shows that for own account operators, men tend to have informal businesses with a physical base and a higher value added and higher profits (such as car parts) whereas women tend to sell small quantities of fresh produce sat on the floor, eking out a living with thin profit margins.

Women are particularly over-represented in home-based and domestic work, that have some of the poorest working conditions within the informal economy. Home-Based Workers (HBWs) absorb many of the production costs and risks normally assumed by the employer. They are often at the lowest end of global value chains with complex layers of subcontracting that making it difficult to establish clear employment relationships and responsibilities. HBWs are often paid a piecework rate and their work is irregular which means they may lack income stability. As well as long hours for poor pay, they have little social protection, and are often exposed to safety and health hazards. As the work takes place in the private sphere, it is invisible and difficult to access, making unionisation and labour inspection difficult. Although in most countries home-based work is either explicitly or implicitly included in general national labour laws, legislation is not often applied in practice ([ILO 2013](#)).

Domestic workers are predominantly female and face many of the same challenges as home-based workers. Data from 2010 suggests that of the 52.6 million domestic workers globally, 83 percent are women ([ILO 2013](#)). [ILO \(2017\)](#) find that girls comprise two-thirds of the 17.2 million children in paid or unpaid domestic work in the home of the employer. In many countries, domestic workers are not fully considered workers by society and policy, and not covered by labour laws ([World Bank 2014](#)). Like HBWs, domestic workers are situated in the home where unionism is low, labour inspection difficult and working conditions are often poor and social protection limited if not non-existent. Yet in the case of domestic workers the potential for exploitation and psychological, physical and sexual abuse is higher. Domestic workers are particularly at risk of being victims of forced labour.

⁴ Gender wage gaps tend to be larger in the informal than the formal sector (Chen 2001 in [World Bank 2014](#)).

Alongside gender, class, caste, migrant status and /or race dimensions are embedded in domestic work as well as other vulnerable form of informal work . Where migration status is undeclared, this further lowers bargaining power and adds an extra layer of vulnerability ([ILO 2013](#)). Migrants can also have their passports confiscated, and their lack of national ID limits employment options and access to services and employment rights.

Even in the higher-income segments of the informal economy, women fare poorly compared to men. As enterprise owners, women’s businesses are usually smaller-scale operations, employ fewer workers and often home-based, with less growth potential compared to those of men ([ILO 2013, Miles 2017; ICRW, 2019](#)). This evidence shows that women are overrepresented in the informal sector, especially in the lower paid and most vulnerable work and that informality itself can be a driver of gender inequality (World Bank 2012 in Subramania et al. 2018).

Women informal workers are at greater risk of gender-based violence (GBV). Whereas all informal workers are likely to experience violence due to their insecure employment status and lack of protection, women informal workers are more vulnerable to GBV due to the intersection of their gender and insecure working conditions ([Pillinger 2017](#)). The violence that informal workers experience can be rooted in material conflicts, manifesting especially when there is competition for scarce resources. Violence is also a way to discipline and control women’s labour ([Bhattacharya 2013](#)). Sector and place of work and gender all have an impact on the types of violence experienced by different groups of informal workers. Women at the bottom of the informal work hierarchy with low earnings, working in poor working conditions and experiencing inadequate living conditions leave informal workers at a higher risk of violence in the world of work. Women workers in private homes are particularly susceptible to violence due to isolation and a lack of access to complaint and legal recourse mechanisms ([WIEGO 2018](#)).

2.3 Key drivers of informality for women workers

Women’s over-representation in informal work - and particularly in certain categories of informal work - reflects gender-based constraints. Factors such as poverty and discriminatory practices or norms exclude them from formal labour market opportunities and/or limit their ability to establish or expand businesses. Over-representation is due to a variety of factors from parent’s decision to favour the education of sons, social norms hindering girls schooling, child labour, early marriage/pregnancy, the burden of household chores, lack of training for skills in demand in the formal economy, to discrimination in recruitment by employers and occupational segregation. These inequalities in opportunities accumulate through the life cycle and through generations ([ILO 2013](#)).

Key drivers of informality for women workers are:

Legal and regulatory restrictions lead to gender-based discrimination in the labour force, which reflects the gender bias and power inequalities in society, means women are excluded from many formal jobs. Labour markets are social institutions that reproduce the cultural acceptability of certain jobs for men and women, including conditions and levels of pay ([Razavi et al. 2012](#)). [World Bank \(2018\)](#) finds that 45 percent of economies have laws constraining women’s decision to join and remain in the labour force. There are also sector-specific legal restrictions that women face in obtaining jobs across

many countries. For example, [World Bank \(2019\)](#) notes that sixty-five economies restrict women from mining jobs, 47 impose restrictions in manufacturing and 37 restrict women from construction jobs. Furthermore, in 29 of 189 economies women cannot work the same hours as men.

Social norms also limit women's choice of work to jobs that are deemed culturally acceptable ([Holmes and Scott 2016](#)). For example social norms around seclusion and status that restrict women's physical mobility can result in low female labour force participation in the formal sector ([Ulrichs 2016](#)). Women can be associated with ritual impurity (attributed to menstruation, child birth and widowhood), which restricts their access to certain types of work using machines such as the plough, the pottery wheel and the loom ([Chen and Doane 2008](#), [Kabeer 2008](#), MacLean et al. forthcoming). For these reasons, opportunities for payment and promotion can remain biased towards men.

Women are time poor as they do far more unpaid care and domestic work and this limits their options to work in the formal sector.⁵ Though there are variations across different cultures, and historical contexts, in every society in the world women undertake the majority of unpaid and time intensive domestic and care work in the informal economy ([ILO 2013](#)).⁶ The UNHLP on WEE estimated that women undertake three times more unpaid work than men and spend about half as much time in paid work ([UN HLP 2016](#)). While men with young children have an increased likelihood of being in formal employment, for women the inverse is true (Gammage et al. forthcoming). Having young children leads to a decrease in the labour supply for women, which, in some countries can persist for an extended period (Subramania et al. 2018). This situation is particularly acute where there is a lack of state-provided maternity benefits, child care and services for people with disabilities ([Ulrichs 2016](#)). Economic crises have often led to cutbacks in the state provision of social services that support unpaid care which has further increased the burden on women ([Eyben 2012](#)).

Women pay a penalty for having children in terms of earnings, choice of occupation, social insurance benefits, skills upgrading and ability to join social dialogue. Being confined to jobs that allow enough flexibility to accommodate child care leads to significant income losses for women, which amount to a 42% income difference compared to women with no children in twenty one developing countries ([Agüero et al. 2012](#)). Informal enterprises run by women who have childcare responsibilities are often more fragile and prone to failure due to balancing the demands of earning an income with household responsibilities ([ILO 2013](#)). Domestic responsibilities and restricted mobility also limit women's ability to participate in higher paying activities further away from home ([World Bank 2014](#)). For these reasons women may often have little choice but to take low-quality informal jobs that allow them the flexibility to attend to their care responsibilities and/or the ability to bring their children to work with them ([Samman et al. 2016](#), [ILO 2018](#), Subramania et al. 2018).

Women have lesser endowments in the form of skills, work experience, education, access to and control of assets, financial services, aspirations, social capital and networks. Women's relative lack of access to property and finance – as well as laws or norms that prevent them from forming independent businesses –constrain them in setting up and growing formal businesses (World Bank,

⁵ A definition of unpaid work can be found in the glossary.

⁶ [Samman et al. \(2016\)](#) undertook a review of 66 countries, finding that women take on an extra ten or more weeks per year of unpaid care work, and on average spend 45 minutes more than men daily on paid and unpaid work – and over two hours more in the most unequal countries.

2014). For entrepreneurs, social networks are crucial as it allows them to build up their market, expand their business and open new doors for gaining access to funding. Restricted mobility can limit networking and place women at a disadvantage ([Ramani et al. 2013](#)). Insufficient knowledge about labour rights and less organising and representation, also means women workers in the informal economy have weaker bargaining power than men ([ILO 2013](#)).

New technologies - including mobile, digital and Artificial Intelligence **are creating gendered patterns of informality**. The gig economy combined with the existing gender digital divide risks reinforcing or widening existing gender inequalities. Rapidly growing on demand platforms for domestic work services in developing countries employing primarily women offer greater flexibility in working patterns than the traditional domestic work sector, but the independent contractor status of workers raises questions about their protection under labour laws. Hourly pay rates can be higher than in traditional domestic work although these may be offset by increased costs to workers. The reliance on mobile or internet access for workers may also be a constraint to engaging more marginalised groups or to their growth in countries where there is a large digital divide ([Hunt and Machingura 2016](#)).

Automation has the potential to displace women from formal employment—between 40 to 160 million women may need to transition between occupations by 2030, often into higher skilled roles ([McKinsey 2019](#)). Long established barriers will make it harder for women to make these transitions than men: they have less time to reskill due to unpaid care work burdens; are less physically mobile due to safety, infrastructure and legal challenges; and experience lower access to digital technology and participation in Science, Technology, Engineering and Maths (STEM) fields than men ([McKinsey 2019](#)). If women do not make these transitions, they may be forced to seek out a living in the informal economy.

2.4 Formalisation : An important but incomplete strategy

There is broad consensus on the need to create more jobs, ideally in the formal economy, but the likelihood that enough formal jobs can be created to meet the scale of demand is low. While GDP growth, in excess of productivity and labour force growth, can create the conditions for expanding formal employment ([Avirgan et al. 2005](#)), given the demographic bulge, developing economies cannot absorb all of those currently in the informal economy. Even during economic booms it can be challenging for the formal economy to absorb all of those of working age—due to the “demographic bulge”([World Bank 2014](#)). As developing countries industrialize, this tends not accompanied by a proportionate increase in industrial jobs. Rather, most of the jobs created are in the service sector which are often low value-added , poor quality and low productivity ([ILO 2013](#)).

“The idea that countries can shift informal workers by creating more formal employment is just a pipe dream [...] there is no conceivable pattern of growth that can create the number of jobs required to achieve this” ([Lewis 2016](#))

There are also significant macro-economic, legal and fiscal challenges to facilitating formalisation, and re-orientating inclusive growth towards an employment-focused approach. Efforts to tax informal workers often fail as workers do not make enough money to meet even the most basic of tax

thresholds ([Lewis 2016](#)). Channelling appropriate levels of investments, domestic and foreign into the sectors of the economy that increase labour absorption and improve productivity is a significant challenge. In low-income countries there are budgetary constraints for formalisation reform, low capacity to mobilise additional revenue, weak public institutions that have poor efficiency of expenditure and inadequate policies to sustain productivity. Political will and institutional capacity is often lacking to make employment a focus of economic and social policies. This includes promoting employment-friendly macroeconomic frameworks and making the productive sectors of the economy a priority target ([ILO 2013](#)).

Assuming robust macro-economic policies are in place for formalisation, challenges of awareness of entitlements and confidence in institutions remain. Cultural norms that confine women’s responsibilities to domestic duties limits their interactions with public administrative procedures which can leave them unaware of eligibility ([Kabeer 2012](#), [Holmes and Jones 2013](#)). This is particularly true for those at the bottom of the informal work hierarchy such as own-account workers or contributing family workers. For instance, even if workers are aware of the benefits of a social protection programme set up to widen access to informal workers they may deliberately opt out, since they consider the opportunity costs to outweigh the advantages (Perry et. al. 2007 in [Stuart et al. 2018](#)). Combined with a lack of trust in governance structures and the provision of public services this can create an “informality trap” whereby people deliberately decide to avoid formalisation over the long-term ([World Bank 2013 p. 201](#) in [Ulrichs 2016](#)).

Availability of information or assistance with formalisation is not always enough to incentivise formalisation. [La Porta and Shleifer \(2014 p. 118\)](#) infer that “most informal firms do not formalise unless forced to do so”. While penalising the informal sector through taxes and regulation is more likely to encourage formalisation, it may have severe negative repercussions for informal sector incomes and the livelihoods of the poorest in society ([White and Aylward 2016](#)). Cumbersome bureaucratic procedures can disincentive informal workers and firms from formalising—a particular concern for women since they experience higher opportunity costs in terms of time as a result of unpaid care responsibilities and limited resources to participate in programmes.⁷ Perry et. al. (2007) in [Oviedo et al. \(2009\)](#) find that women value their work in the informal economy since it offers greater flexibility to combine paid and unpaid care work and on occasions offers higher earnings since there are no tax requirements and few costs. Also some informal jobs offer training - one reason why women workers may lack incentives to enter formal work. ([Oviedo et al. \(2009\)](#)).

Formalisation is not an end in itself; it is an on-going process towards both improved conditions of work and wider economic benefits. There is a spectrum between informality and formality; workers may have a full-time job in the formal economy and yet due to low wages have additional informal income earning activities. Nuanced strategies are required that account for the movements in and out of informal work and the possibility of women working in both the formal and informal economy, taking into context specific gender constraints. Streamlining bureaucratic procedures and incentives

⁷ It could be assumed that the higher opportunity costs for women to formalise may imply that they are more risk averse. Indeed, within the economic literature the argument that “women are more risk-averse than men” is widely seen as a truism. Yet [Nelson \(2017\)](#) finds that there is a lack of empirical evidence to support this claim.

and getting labour standards and benefits for informal workers right, through negotiations with employers, workers, and government, needs careful strategy and time ([Chen 2012](#)).

Formalisation of informal work can also mean different things depending on where workers are within the hierarchy—it may mean the creation of new jobs in the formal economy, access to social protection, registering and taxing informal enterprises or enabling organisation and collective action. Different types of informal workers also have different priorities, depending on the context as well as gender, age/ stage in lifecycle, and disability status.

Formalisation is typically approached in a ‘gender blind’ way, with attention skewed towards the higher levels of the informal work hierarchy (see Figure 1 section 2), particularly enterprise owners, where many men are concentrated ([Chen 2012](#)). More attention is needed to the constraints faced by workers lower down the informal economy hierarchy, where many women are concentrated.

Whether women’s participation in the labour market contributes to their empowerment depends on the degree of choice they have over what work they do as well as the nature of that work. Evidence suggests that formal or semi-formal work has the greatest impact on women’s economic empowerment ([Kabeer 2017](#)). However, women often don’t have equal access to the ‘better’ jobs being created, due to the persistence of gender disadvantage in the labour market and discriminatory labour market institutions ([Heintz 2012, Kabeer, 2017](#)). Facilitating the transition of women into formal sector work requires better contextual understanding of how labour markets function, and of the gender and wider constraints to these transitions. A recent review of evidence for Vietnam, for example, found that *“workers who switch out of informality tend to have similar observable characteristics to workers already in the formal sector: young, highly educated, male, non-minority, and urban”* ([McCaig and Pavcnik 2017 p. 2](#)).

For significant groups of women informal workers or women-led enterprises, particularly those at the bottom of the pyramid, or for whom gender based social norms are particularly restrictive, the financial as well as wider costs of formalisation are likely to outweigh the benefits. Overly hasty policies towards formalisation – such as companies deciding not to use homebased contractors for example – even when well-intentioned could negatively affect specific groups of women informal workers by reducing an accessible source of economic opportunity in the informal sector without removing the barriers to their entry in the formal economy ([Ramani et al. 2013](#)).

To strengthen WEE outcomes, inclusive growth strategies should focus not only on creating jobs in the formal economy – and ensuring access to those jobs for women - but also on improving the quality of and returns to work in the informal economy, including both informal employment and enterprise. Informal work can contribute to a broadly defined sense of empowerment, provided it gives visibility to and recognition of women’s work, provides sufficient income, and enables them to exercise control of the returns to that work. As [Kabeer \(2017 p. 18\)](#) argues, *“the challenge therefore is to extend some of the positive aspects of formal work –recognition, regularity of wages, social protection, voice and organisation –to work carried out in the informal economy”*.

The next section details sector-specific strategies for improving the outcomes of work in the informal economy.

3. Sectoral entry points to promote better outcomes for women informal workers

This section sets out **specific sectoral entry points** for DFID and other UK Government advisers to promote better outcomes for women informal workers across key sectors in Economic Development programming. These are:

- Business environment;
- Commercial agriculture;
- Access to finance and digital technologies;
- Urban development and Infrastructure⁸.

For each of these sectors, the Guidance identifies gender-related constraints for female informal workers and entrepreneurs as well as potential pathways to women's economic empowerment, which take into account women specific location in the informal economy, as highlighted in the previous section. The pathways are illustrated by links to case studies in Annex 3.

3.1 Business Environment

Constraints

Women's enterprises are, on average, smaller, less profitable, and less likely to be registered than men's ([Kabeer 2017](#), [Miles 2017](#); [ICRW, 2019](#)). Lack of formal business registration is thought to influence women's credit history and ability to borrow, restrict enterprise growth and legal responsibilities, rights and protections as employers, and access to business development services ([Miles 2017](#)).

Legal and institutional constraints to women's enterprise development are extensively documented in the Women Business and the Law database and in various regional or global reviews (e.g. [Chamlou 2008](#), [Warnecke 2013](#), Gammage et al. forthcoming).

Gender specific constraints and costs to women formalising businesses include:

- Legal barriers to women registering businesses in their own names which persist in a minority of countries (e.g. Bhutan, Pakistan, Surinam);
- Social norms which limit women's ability to act as independent entrepreneurs;
- Lack of awareness of business registration procedures or skills and knowledge to navigate these, since women have more limited contact with public institutions;
- Lack of required documentation (e.g. ID cards);
- Time and mobility constraints if required to travel;
- Financial costs of registration;

⁸ While these are not the only possible entry points for promoting better outcomes for women informal workers, they are important sectors of intervention for DFID and other government agencies, with potential for direct impacts for informal women workers.

- Gendered vulnerability to extortion or harassment by officials.

In addition to these constraints, women informal entrepreneurs may either not perceive clear benefits to business registration or perceive disincentives. Take up by women-led businesses of initiatives aimed incentivising registration by linking to other support, is lower than for men’s businesses (see Case Study 1, Annex 3). There is also somewhat limited evidence on the benefits of registration, for the growth of many firms, particularly from Africa.

For the large number of women own-account workers who are ‘necessity’ entrepreneurs, operating further from the margins of formality in petty trade for example, business registration is not viable. For these workers, lack of recognition, of safe, organised market spaces and harassment in public spaces as well as informal taxation are major constraints. In addition, the weak provision of social protection means that women own account workers are more inclined to stay where they are, confident that they can put food on the table that day, rather than to take risks to improve their businesses by investing in new ideas or products⁹.

Pathways to WEE:

- *Incentivise ‘growth oriented’ women-led businesses to register by simplifying business registration procedures and linking registration to wider benefits* including: bank accounts, tax exemptions and social protection benefits. Business registration in Africa has been more successful in reaching women where such benefits have been offered – see **Case Study 1** in Annex 3. Initiatives such as GREAT Women in the Philippines and IFC’s Facility for Investment Advisory Services have adopted targeted strategies and outreach to encourage women-led enterprises to formalise, enabling them to access services and, in some cases, to influence local and wider regulatory, administrative and taxation systems - see **Case study 2** in Annex 3. In Latin America there has been considerable success in registering small and micro-businesses, including women’s businesses, through schemes linking registration to access to social insurance, such as Uruguay’s Monotax, which has had high take up by women-led enterprises (see **Case study 3** in Annex 3). DFID could encourage and co-fund social security schemes that are accessible for informal workers.
- *Support to women ‘subsistence entrepreneurs’ to have more control of their money, build their confidence and improve their business performance.* Many small-scale women informal traders are neither covered by social protection, nor supported by development interventions targeting small businesses. This lack of protection and support means they lack the resources, confidence or strategy to take the necessary steps to improve their business, invest in their stalls, or decide to sell different products with higher profit margins. Initiatives such as DFID’s MUVA programme in Mozambique have designed a gendered skills development training focused on enhancing business performance, building soft skills for entrepreneurship and increasing control of money. Early findings show that women feel more confident and therefore more willing to change their own lives and build their businesses (**Case Study 7** in Annex 3).

⁹ It could be assumed that the higher opportunity costs for women to formalise may imply that they are more risk averse. Indeed, within the economic literature the argument that “women are more risk-averse than men” is widely seen as a truism. Yet [Nelson \(2017\)](#) finds that there is a lack of empirical evidence to support this claim.

- *Promote organisation and recognition of women own account workers/ informal traders.*
For such workers, awareness raising and organisation to gain visibility, recognition and influence with policy makers. Success stories from the work of SEWA in India (see **Case Study 8** in Annex 3) and WIEGO globally underlines the need for long term investment from donors such as DFID to support organisations and networks of informal women workers to build negotiation and leadership capacities.

3.2 Commercial agriculture

Constraints faced by informal workers:

Globally 93.6 percent of agricultural employment is informal ([ILO 2018 p. 20](#)) and in developing regions, almost all agricultural employment is informal. Table 1 below captures different categories of informal workers within agricultural value chains differentiated by gender and other inclusion issues.

Table 1: Informal workers and gender in agricultural value chains

Category	Explanation	Gender and inclusion issues
Seasonal, temporary, casual and contract workers on commercial farms/plantations and in commercial packing and processing units	People that work for formal enterprises, considered informal workers because they are employed in “atypical” jobs.	Both male and female but in some industries/ countries women tend to be majority. Rigid gender divisions mean women often concentrated in labour intensive /seasonal work.
Smallholders, and small-scale processors and traders supplying global commodities	Owners of enterprises considered informal workers by virtue of the informal status of their enterprise.	Enterprise owners typically male; own account traders in local / domestic markets more typically female.
Seasonal, temporary, casual and contract workers on smallholder farms		High proportion of migrant and/or indigenous labour.
Contributing (unpaid) family labour working on smallholder farms		Both male and female and often includes younger people. Women are largest share of contributing family labour.

Source: Adapted from [Chan \(2011\)](#)

Dimensions of informality in agriculture include labour relations, contracting, access to finance and land tenure. Informality limits access to services, investment and thus quality of outputs and access to more remunerative markets – as well as exposing agricultural workers to long hours of work, low incomes and health hazards ([White and Aylward 2016](#)). In many countries, informal agricultural workers are also effectively excluded from protection of labour law and social insurance or protection.

Key gender-based constraints experienced by informal workers in agriculture are:

- Horizontal and vertical gender segregation and rigidity in roles ([FAO et al. 2010](#)). For example, non-traditional agricultural exports (NTAEs) often provide opportunities for female employment, jobs are mainly in specific labour-intensive or precarious roles as pickers or packers while men work with machinery, transport or in managerial positions ([FAO et al. 2010](#), [Chan 2011](#)).
- Wide gender wage gaps: the ratio of women's to men's wages from informal agricultural work ranges between 50-97% ([FAO et al. 2010](#)) depending on location, crop and employment status.
- Physically demanding and depleting work, with high exposure to dangerous chemicals and/or risk of injury.
- High concentration of women in contributing (unpaid) family labour is, alongside the heavy and disproportionate share of unpaid care and domestic work borne by women in rural areas, where infrastructure investment is lacking.
- Contracts between buyers and male smallholder family farmers or farm enterprises that disempower women by concentrating decision making and resources with men.
- Gender gaps in land rights and insecure land tenure.

Pathways to WEE

[DFID's \(2015\)](#) Conceptual Framework on Agriculture emphasises economic transformation leading to a decline in agriculture's share in employment via commercialisation of agriculture ("stepping up") alongside the movement of poorer men and women into rural off-farm jobs or into urban areas ("stepping out"). It also recognises the need for support to those 'hanging in' likely to be those with less assets and physical and social mobility, including women with significant unpaid care responsibilities. Building on this framework, key pathways to WEE for informal agricultural workers include:

- *Use of gender and inclusion analysis of agricultural value chains and market systems to inform the design of interventions.* A range of tools and guidance are available to support such analysis¹⁰.
- *Support to rural women's collective action and effective inclusion in cooperatives.* When women are organised in groups they can more easily link to and negotiate effectively with other market actors; group membership can also strengthen women's individual bargaining power. In countries such as Ethiopia and Rwanda, there has been significant policy attention to widening membership of cooperatives to be more inclusive of women. Without such support, there is also a risk that men take over previously feminised sectors when they become more commercially viable or that commercialisation centralises resourcing and income in men's hands. Effectively

¹⁰ A recent review of such tools can be found at: Mutua, E., Njuki, J. and Waithanji, E. 2014. [Review of gender and value chain analysis, development and evaluation toolkits. ILRI Manual 10](#). Nairobi, Kenya: ILRI. Other examples can be found [here](#) and [here](#) and [here](#).

engaging women in cooperatives requires the development of their leadership skills as well as changes to organisational rules, norms and practices in existing mixed cooperatives ([Baden 2013](#)). Linking informal women's savings groups to existing cooperatives can be an effective strategy.

- *Working with the private sector to directly contract women farmers.* Formal contracts between buyers and smallholder farmers provide security regarding prices, embed quality standards and encourage investment ([White and Aylward 2016](#)). Contracts issued directly to women farmers can leverage women's visibility and engagement in value chains. A number of recent examples illustrate this:
 - DFID's Élan programme in DRC partnered with the management of a maize out grower scheme that had hitherto only provided out grower contracts to men. The company agreed to provide women and men with plots of land, equal training, and inputs. This resulted in significantly higher relative and absolute productivity gains by women. Subsequently the company began prioritising the recruitment of women out growers and providing them with individual contracts (Farnworth, 2019).
 - The DFID [Market Development in Northern Ghana \(MADE\) programme](#) has enabled direct contracts between women farmers and market providers across a number of agricultural sectors including palm oil, traditional poultry, cassava, fisheries, agricultural inputs and finished leather goods . As a result women's role has become more visible, their incomes have increased, and business practices and norms have changed.
 - In the DFID and Islamic Development Bank co-funded Arab Women's Enterprise Fund in Jordan, Egypt and Palestine home-based female producers in Jordan's dairy sector were assisted to raise awareness of the value of testing and certification of products to increase their competitiveness and value. This has meant that Jerashi women can now sell their dairy produce on the national market for the first time ([The Jordan Times 2017](#)).
- *Awareness raising and socio-legal empowerment.* As agricultural commercialisation proceeds, it is important to strengthen the organisational capacities of rural women to negotiate contracts with other value chain actors. Through the DFID [Commercial Agriculture for Smallholders and Agribusiness \(CASA\) programme](#), from 2019 to 2021, a new action-research project led by IIED will test socio-legal empowerment approaches in Malawi and Nepal, and feed lessons into law reform in the two countries and beyond.
- *Encouraging collective bargaining agreements in agricultural sectors employing informal women workers.* Where the reach of labour laws to informal agricultural workers is limited, organisation of informal agricultural workers and collective bargaining has been effective in some contexts in improving income and benefits from work and addressing inequalities in value chains, including for women informal workers, as the example from Morocco in **Case Study 5** (Annex 3) shows. Donor agencies can play a role in encouraging governments and value chain actors to engage in dialogue and establish collective bargaining agreements to address gender inequalities in value chains.
- *Leveraging Voluntary Sustainability Standards (VSS) and Gender Equity Standards to address the situation of women informal workers in global agricultural value chains.* VSS are widespread particularly in global agricultural value chains (e.g. Coffee, cocoa) however only

40% have specific provisions on gender equality ([Smith et al. 2018](#)). Informal workers below 'Tier 1' in value chains are less visible and so standards often fail to reach them. There is limited evidence that benefits can accrue to hired workers such as improved access to health care, accommodation improvements, residency permits for migrant workers etc. suggesting the potential to extend the reach of VSS to benefit informal workers - see **Case Study 6** at Annex 3. Voluntary Gender Equity Standards focus on the structural issues which underpin gender inequalities within the informal economy and can mitigate some of the gendered constraints mentioned in Section 2.2.

- *Strengthening women's land tenure security and awareness of land rights.* Strengthening women's land tenure security (LTS) can facilitate investments in land and provide security against economic shocks, as well as reduce vulnerability to intimate partner violence (Meinzen-Dick et al. 2017 in [Beavor and Augustinus 2018](#)). Combining land registration with awareness raising (of both men and women) on women's land rights as well as access to dispute resolution mechanisms and women's involvement in land governance leads to better outcomes. Strengthening women's land tenure security land rights may under some circumstances enable greater access to finance but in practice land is not accepted as collateral in all countries and there are other barriers to women's access to formal finance: alternative forms of collateral are needed to enable this. Expanding land rental markets, alongside increasing women's LTS, can also enhance land access for those 'left behind' ([Zinnes 2009](#)). Women landholders are more likely to rent out their land if they have a certificate ([Holden et al. 2011](#)).
- *Developing rural off-farm employment opportunities accessible to women* through creating diversified roles linked to agricultural value chains (e.g. as service providers such as paravets) or gender-sensitive rural employment guarantee schemes may provide better opportunities for women's economic empowerment than in own account primary production ([Fox et al, 2018](#)).

3.3 Access to Finance and Digital Technologies

Constraints

Many informal workers, especially women, lack bank accounts and the ability to make payments digitally. Informality represents a strong barrier to financial inclusion—80% of informal MSMEs consistently report access to finance as the biggest constraint they face (World Bank Enterprise Surveys (various years) in [GPI 2018](#)). Informality curtails access to finance due to lack of formal accounts, a reliable credit history or legal rights to land ([Heintz 2012](#)).

Gender gaps persist in access to financial services and digital inclusion. In low-income economies since 2011, the gender gap in bank account ownership has remained unchanged at 9 percentage points ([World Bank 2017](#)). Compared to men, women in low- and middle-income countries are 10% less likely to own a mobile phone and 26% less likely to use mobile internet ([GSMA 2018](#)). A total of 36 percent of mobile money users are women ([GSMA 2017](#)).

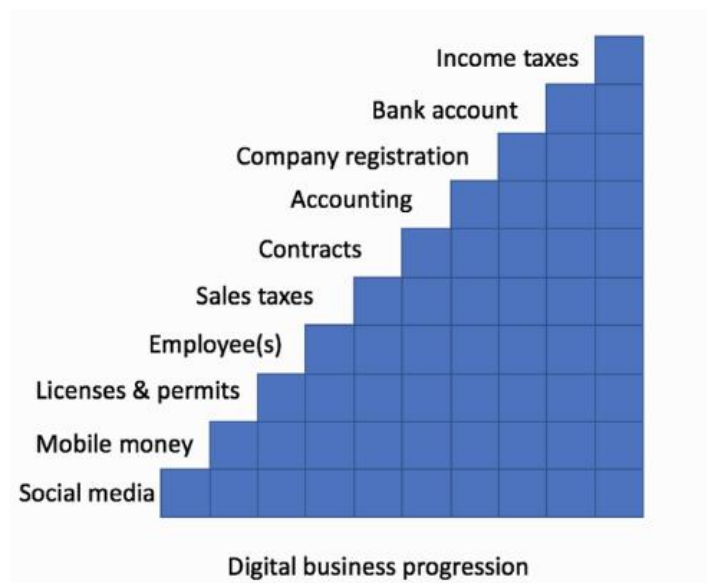
Women's lesser endowments and assets restrict both financial and digital access. Lack of assets to use as collateral restricts access financial services ([Klapper and Goodwin-Groen 2016](#)). Literacy levels in low-income countries are often lower for women compared to men, limiting digital access ([Kende and](#)

[Quast \(2016\)](#). Social norms mean that women can experience heavier workload created by the responsibility for loan payments, and their use of digital technologies can be restricted by male relatives ([Hunt 2018](#)).

Pathways to WEE

Digital pathways to formalisation need to be in small incremental steps, as shown in Figure 2. For women-owned informal enterprises, there is the expectation that digital progression can enable more businesses to successfully make the transition, by reducing the cost and risk of each step of digital formalisation. Even if a business doesn't make it to the apex, there is value created at each step.

Figure 5: Digital formalisation process



Source: [Ng'weno and Porteous \(2018\)](#)

During these incremental steps, the gender-differentiated uptake of digital technology should be closely monitored, since outcomes can vary spatially and have unintended consequences. In some contexts there are strong social, cultural and economic reasons why women do not use technology that becomes available. There is a significant risk that digital gender gaps can widen when technology is rolled out without foresight and monitoring of uptake.

When based on evidence of what works in a given context, there is nonetheless the potential to trigger pathways to impact:

Work with Financial Service Providers

- Digital technologies offer a rapid way to scale up financial access particularly for women entrepreneurs, including enabling alternative forms of collateral.
- Formal service providers can service well-established informal savings groups, allowing them to grow and become more stable and sustainable, and be resilient to economic shocks. In CARE's LINK UP Village Savings and Loan Associations the most successful groups were those where 90% of members were women, where members were in close geographical proximity to each other and where attendance at meetings was high ([CARE 2017](#)).

- Formal service providers often assess women to have fewer assets. Greater recognition of women's existing property and formalising property rights may affect perceptions of creditworthiness (although evidence is weaker for this).
- Using local language content and technology such as biometrics can be effective for women with low levels of literacy and education ([Klapper and Goodwin-Groen 2016](#)).
- Digital credit registries can enable real-time credit history tracking and credit scoring of individual borrowers, using mobile phone use data or alternative methods for women lacking traditional credit assets or credit history. Public credit registries can provide preferential access to institutional credit ([Gurumurthy et al. 2019](#)).
- Alternative information can be requested by financial service providers instead of traditional forms of identification such as birth certificates and national ID cards. This could include proof of name and address, date of birth and nationality ([AFI 2018](#)). This approach has received traction for low-value or simplified bank accounts often used by women informal workers that can have a balance cap or carry transaction and access restrictions—a high level of due diligence is not necessarily appropriate and economic for these small accounts. In addition, abolishing requirements to include the husband's name on married women's ID cards results in greater access to finance ([World Bank 2018](#)).

Digital Skills-building

- Skills that can be applied across different transactions and service providers can encourage women to learn new technology ([Klapper and Goodwin-Groen 2016](#)).
- Literacy skills can be strengthened which can be a barrier to accessing finance and using technology.
- Digital platforms/payments can incentivise digital skills building ([Klapper and Goodwin-Groen 2016](#)).

Establish and regulate online platforms

- Publicly funded e-commerce marketplaces can provide preferential terms (e.g. low commissions) to informal women workers using big data to nudge consumers towards goods produced by these individuals or businesses. Similarly, national labour portals can connect service workers to clients, creating jobs for women nationwide ([Gurumurthy et al. 2019](#)).
- Work can be carried out with online platform providers within the gig economy to ensure protections against discrimination (based on caste, religion and marital status etc.), during the matching process whereby clients search for workers. The obligations of platforms to guarantee fair wages and safe working conditions in the client households can also be spelt out. Online platforms can also serve as a way to ensure these workers receive information on their labour rights ([Gurumurthy et al. 2019](#)).

Disrupting harmful social norms

- Working with women community leaders or with business women as role models in the media, can shift perceptions, enabling acceptance and support for women's role in accessing finance and using technology.

3.4 Urban Development and Infrastructure

Constraints

Many low-income countries have little or no access to basic infrastructure and services, and women informal workers are particularly affected. Women often undertake home-based work and therefore are especially impacted by lack of access to water and sanitation, social care services, safe cooking fuel, high quality housing and electricity. Inadequate infrastructure leads to increased time poverty as well as restricted mobility.

For work outside the home, and travelling to/from workplaces, women face greater risks of violence and harassment. Women who are especially at risk of violence in the informal economy include migrant workers, domestic workers and, generally, those at the lower tiers of the informal economy ([Taylor 2015](#), [Moyce and Schenker 2018](#)).

Food sellers, many of which are women, often have to contend with hazardous and/or unregulated working environments—the huge number of small-scale informal producers complicates the possibility of governments enforcing food safety regulation (Bing and Jianjun 2015 in [Vipham et al. 2018](#)). There are also negative health and safety implications to poor access to infrastructure. For example, a lack of access to toilets results in women eating and drinking less and they may also have to stop working during menstruation ([Aidara 2016](#)).

Pathways to WEE

Targeted investment in the provision of basic services and infrastructure has wide ranging benefits for women informal workers. Infrastructural improvements can lead to greater productivity and access to customers and suppliers for women’s informal enterprises. Priority areas of infrastructure provision that reduce the time women spend on unpaid work and free up time for work in higher tiers of the informal economy or in the formal economy ([Fontana and Natali 2008](#), [ILO 2018](#)) are:

- *Expanded public transport and other low cost transport solutions that ensure transport infrastructure is accessible, safe and affordable* increases physical mobility for women informal workers. This creates greater opportunities for higher paid work and business expansion and connects women to larger markets. Transport is particularly important for home-based workers and market place vendors, who commute to markets on a regular basis ([Chen 2014](#)). Safe public transport and lighting can have a disproportionate effect on women, particularly those who work outside the home late at night ([Taylor 2015](#));
- *Accessible and affordable electricity and other interventions that offer flexibility, choice and agency for women*. As was discussed in the constraints section, HBWs are especially affected by poor infrastructure. The ability of women HBWs to start and grow businesses is often dependent on the accessibility and affordability of electricity at home ([DFID 2014](#), [O'Dell et al. 2014](#)). Access to electricity enables people to buy and use mobile phones, fridges and other time saving technologies that can increase productivity and reduce unpaid domestic work burdens. Yet more nuanced strategies are often required. In the informal food sector for example, women often require access to a range of different energy sources to power the different activities needed to operate their enterprise, preserve foods and prepare traditional and modern foods ([de Groot](#)

[2017](#)). A similar finding emerged from mixed methods research with 751 Street Food Sellers (63% women) in Rwanda, Senegal and South Africa where it was found that not all enterprises want to climb the modern energy ladder per se, and depend highly on some energy sources such as charcoal and wood because of the type of product that they prepare with these energy sources ([ENERGIA 2019](#)).

- *Mixed use housing design*: Initiatives that recognise that housing can also be a place of work and therefore upgrading existing services and flexible regulatory environments that support mixed-use development is key ([Satterthwaite and Mitlin 2014](#)). For example, [Tacoli and Satterthwaite \(2013\)](#) found that new apartment blocks offered urban slum residents improved WASH services, but the resulting decrease in living space meant that women were no longer able to easily work from home. The alternative—working outside the home may not be feasible or may carry health and safety risks.
- *Job creation in the construction of new transport, ICT and energy facilities offers new opportunities for female labour market participation*, in low-wage developing countries with large informal economies, and which can disrupt gender stereotypes. Building the capacity of women workers and connecting them to employers is essential. Infrastructure public works can also be an important element of job creation strategies ([ILO 2013](#)). There can be quotas for women’s labour in these initiatives (which has worked in the Philippines- see [OECD 2018](#)). The MUVA programme in Mozambique has taken an approach beyond quotas, seeking work opportunities that provide women not only with decent employment but also with skills and meaningful experience, that improve their chances of finding long-term sustainable employment in the future (see **Case Study 7** in Annex 3). It has tested out various models for gender-sensitive public works in urban areas, including a project that trains young women from marginalised areas to be teaching assistants in over-crowded primary classrooms, and an urban development project that trains vulnerable youth in paving, construction and garden design to create green spaces within the poorer neighbourhoods of the city. Public works projects can have spillover positive impacts on health and the environment. For example, solar panel installations or clean biogas production in rural communities can create training and employment opportunities for women and provide clean energy to households. Capacity building can allow women to move from unskilled to semi-skilled and skilled work within these projects ([Mohan and Biswas 2016](#)).
- *Use gender analysis to understand women’s needs around infrastructure in project design* ([ILO 2019](#)). This would include sex disaggregated data and consultations with beneficiaries and organisations representing informal workers at local, national and global levels. Failing to do a rigorous gender analysis can lead to unintended consequences—for example, investing in household water supplies can deny otherwise secluded women a rare opportunity to leave the house and network with others ([OECD 2018](#)).
- *Provide funding and support to build and grow organisations that collectively bargain for improved infrastructural services* ([Mohan and Biswas 2016](#)). SEWA’s work with Mahila Housing Self-Employed Women’s Association Trust (MHT) combining collective action and service delivery has resulted housing construction and infrastructure improvements, including

electrification and water and sanitation services, which have been instrumental for home-based workers ([Stuart et al, 2018](#)).

- *Use different funding modalities.* Seed capital that funds innovative infrastructure WEE projects directly can incentivise women to become contractors ([Mohan and Biswas 2016](#)). Also, infrastructural subsidies targeted to women can reduce the capital needed to establish, maintain and grow women-owned businesses. Household energy subsidies in South Africa (80% of which targeted women) motivated some women to start food enterprises as energy can be used for refrigeration of food at home ([ENERGIA 2019](#)).

4. Overall recommendations on the economic empowerment of women in the informal economy

Promoting better jobs and economic empowerment for women in the informal economy requires not only on creating jobs in the formal economy – and ensuring access to those jobs for women - but also targeted efforts to improve the quality of and returns to work in the informal economy. Building on the analysis in **Section 2** and the sector-specific pathways identified in **Section 3**, this Section sets out five overall recommendations for DFID on how to promote better jobs for women in informal economies as part of inclusive growth strategies and existing economic development programmes; and identifies four areas where DFID and other UK government departments and agencies are well-positioned to take a more ambitious approach and add significant value to efforts to promote WEE in the informal economy.

4.1 Recommendations on promoting economic empowerment of women in the informal economy in existing policy and programmes

At country and programme levels, conduct context-specific analysis of informal work and labour markets, as well as dialogue with relevant stakeholders, in order to tailor the design of country strategies as well as specific interventions (see Annex 5 for key data sources and Annex 6 for suggested questions for context analysis).

- As seen in section 2, the nature and extent of informality as well as its gender dimensions differs across contexts, as does the legal and institutional framework surrounding informality. Strategies also differ according to context. In FCAS, or remote rural areas, for example, legislative or regulatory reforms may have limited salience compared to gender-sensitive infrastructure investment and rural employment schemes.
- Such analysis should inform DFID’s wider country diagnostics given that high levels of informality and gender segmentation in the labour force is also a significant constraint to inclusive growth.

Work with governments to remove discriminatory laws, promote legal recognition of informal workers and widen coverage of social protection systems to enhance the entitlements of informal workers and entrepreneurs ([Chen 2012](#), [UNHLP 2016](#)).

- For example, addressing discriminatory legal provisions that prevent women from starting independent businesses (such as in Bhutan, Pakistan, Surinam) or from accessing certain formal jobs (with restrictions in a larger number of countries); and widening the recognition of informal workers in labour laws.
- In a context of persistent informality, there is increasing recognition of the need for universal forms of social protection but less agreement on what forms these should take or how these can be financed ([Chen 2012](#), World Bank, 2018; [Stuart et al. 2018](#)); the viability of extending coverage also differs across contexts, partly depending on the share of informal in total employment ([Loayza 2018](#))
- Integrated approaches to social protection and taxation are needed, drawing on experiences in Latin America, that encourage extension of rights and social protection to informal workers, while not discouraging small businesses from registering or hiring workers through excessive taxation (Stuart et al, 2018).

Partner with private sector companies and other actors to improve visibility of and outcomes for women informal workers participating in their supply chains and ensuring equality of treatment.

This could include:

- Testing or scaling up business models that reduce risks to informal workers and enable progression of informal workers ‘up the value chain;’
- Promoting the adoption of voluntary gender equity and/or gender sensitive sustainability standards;
- Establishment of collective bargaining agreements in sectors with high representation of women informal workers.

Developing and test indicators that can monitor gender-disaggregated outcomes in terms of quality as well as quantity of jobs and applying these across programmes ([World Bank, 2014](#)).

- Despite a lack of global consensus on what are appropriate measures of decent work or job quality there is evidence to suggest that job quality is important to well-being outcomes in developing countries. There is also evidence of significant gender differences in job quality as well as perception of job quality.
- In addition to standard measures such as earnings and benefits aspects of job quality relevant to informal as well as formal work in developing countries could be: intrinsic characteristics of work; security of employment; health and safety including freedom from violence or exploitation; work–life balance; representation and voice (CIPD, 2017; World Bank 2014; Messier and Floro, 2018)

Support to improving the coverage and quality of data on gender in the informal economy: Support is needed to increase country coverage and time series data on informal work, and to improve the quality and consistency of data through use of harmonised definitions.

- There is a lack of time series data to run cross-country regressions, controlling for fixed effects. Often informal work is proxied in analysis by vulnerable employment but the two are not synonymous.
- Definitions of informal work and of different types of informal workers should align with ILO-recognised definitions to allow cross-country comparisons and the compilation of global and regional data.
- There is also scope to expand data collection e.g. at city level through piloting new methods (Chen, 2018).

4.2 Raising the ambition on women’s economic empowerment in the informal economy

DFID and other UK government agencies can further build on their comparative advantage and emerging opportunities to take a more ambitious approach to WEE in the informal economy, by:

Tackling harassment and violence and adverse social norms and stigma affecting women and other marginalised groups of informal workers and entrepreneurs ([UNHLP 2016](#)):

- The recent passing of the ILO Convention 190 (International Labour Conference, 2019a) and Recommendation 206 (International Labour Conference, 2019b) on Violence and Harassment in the Workplace provides a clear framework for supporting governments to embed provisions in national legislation and policy and to develop programmes to support public authorities, employers and workers to eradicate violence in the workplace, including specifically for informal workers.
- Specific programmatic entry points to tackle the violence and harassment faced by women informal workers include: legal support to informal workers; advocacy and awareness raising; providing safe workspaces for women in the informal economy; targeted multi-component programmes for particular sectors (e.g. sex work) (Fraser et al, 2017:19).
- Awareness raising - for example through public media campaigns - can also address social norms and stigma about what is appropriate work for women to do, about the value of women’s work, about respectability, mobility and contact with men in the workplace, and the acceptability of workplace violence and harassment ([Marcus 2018](#)).

Investing in developing and regulating the informal care economy, particularly in rapidly developing urban contexts:

- Such investment serves the dual purpose of improving the quality of jobs in the largely female, informal domestic work sector as well as of relieving wider constraints on women’s labour participation ([UNHLP 2016](#); [OECD, 2019](#)).
- One recent example of this is the [Dar Jobs programme](#) in Tanzania, which has identified the childcare sector as having important potential for job creation.

Supporting the organisation and representation of women informal workers and entrepreneurs –as a key aspect of empowerment, building their visibility and voice. This needs to be complemented with the creation of political space for informal worker organisations in policy forums and dialogue on issues that directly affect their livelihoods.

Addressing key evidence gaps on gender in the informal economy. Despite the growing literature, there are significant evidence gaps. Some key issues for further research are:

- What supports transitions from informal to formal employment and which groups of workers and specifically women workers effectively make these transitions; similarly what supports the transition from micro, unregistered enterprises to formal SMEs, particularly for women ([Heintz 2012](#), [Kabeer 2017](#)).
- How new technologies are affecting labour demand and labour markets and their implications for informality and gender differences in informality.
- The working conditions faced by informal workers in the lower tiers of the informal economy, such as contributing family workers and domestic workers, who are predominately female.
- Similarly, there is a lack of gender differentiated evidence on business outcomes for informal entrepreneurs workers such as how much they earn in revenues and profits, what types of costs they have and what affects their margins. This is particularly true for informal street and market vendors at the bottom of the pyramid, of whom a high proportion are women, who have limited business skills and are often only semi-literate.
- What policies are appropriate for women informal workers at different stages of the life cycle? Suitable strategies for women with young children would vary compared to older women for example. There is also limited research on youth and the elderly in the informal economy, for example on pensions and their contribution to empowerment.
- Political economy drivers of informality in sectors where women are concentrated. In the garment sector, for instance, political economy factors determine the pricing structure and how much home-based workers are paid, with consequences for their welfare and empowerment.
- Understanding of gendered drivers of and differences in informality within FCAS.

Annex 1: Glossary

Decent work	Work opportunities that are productive, secure and deliver a fair income, provide social protection, deliver better prospects for personal development and social integration, enable freedom of association and result in greater ability to participate in the decisions that affect one’s life—either work-related or otherwise. It is work that provides equality of opportunity and treatment for all women and men. The International Labour Organisation (ILO) Decent Work Agenda has four pillars: standards and rights at work, employment creation and enterprise development, social protection and social dialogue. Gender equality as a cross cutting objective (ILO 2019).
Informal economy	All economic activities by workers on economic units (for example households, enterprises or firms) that are—in law or practice—not covered by formal arrangements (ILO 2013). Formal arrangements entail work that provides legal or social protection.
Informal enterprise	Unregistered and/or small-scale private unincorporated enterprises engaged in non-agricultural activities with at least some of the goods or services produced for sale or barter (ILO (2013)).
Informal wage employment	A type of informal employment that encompasses all employee jobs characterised by an employment relationship that is not subject to national labour legislation, income taxation, social protection or entitlement to certain employment benefits (ILO 2013). Informal wage employment can occur in the formal or informal economy, and includes casual labourers, industrial outworkers or homeworkers.
Informal employment	All employment without legal or social protection (i.e. has no employer contributions or benefits such as parental leave, health insurance or unemployment insurance). It is unregulated and workers typically lack organisation and representation (Razavi et al. 2012 , Tissier et al. 2013). Informal employment can be in the formal or the informal economy and is comprised of self-employment and informal wage employment.
Self-employment	A type of informal employment that includes employers in informal enterprises, own account workers in informal enterprises, contributing family workers (in informal and formal enterprises) and members of informal producers’ cooperatives.
Unpaid work	All productive activities outside the labour market done by individuals for their own households. In analytical terms it is often called “reproductive work” in that it is work that is primarily done in households to continue the reproduce the labour force daily. Hence it includes cooking, cleaning, shopping, gathering fuel

	and water, sanitation, childcare, elderly care, caring for the sick and infirm, and the whole range of activities required to maintain a household (ILO 2013).
Vulnerable employment	Individuals who are at the lower end of the informal work hierarchy, specifically own-account workers and unpaid family workers (ILO 2013)
Vulnerable employment rate	Own-account workers and unpaid family workers as a total of women employment (ILO 2013).
Women's economic empowerment	A process whereby all women strengthen their voice and capacity to make and act on economic choices; expand their opportunities to fulfil their potential; and gain recognition for their contribution, paid and unpaid, in households, at work, and wider society.

Annex 2: List of Acronyms

BER	Business Environment Reform
CBA	Collective Bargaining Agreement
CDT	Confédération Démocratique du Travail
CJFPS	Cooperativa Juan Francisco Paz de Silva
DCED	Donor Committee for Enterprise Development
DFID	Department for International Development
DRC	Democratic Republic of Congo
EDS	Economic Development Strategy
FCAS	Fragile- and Conflict-Affected States
FETIPUL	Federation of Petty Traders and Informal Workers Unions of Liberia
GBV	Gender-Based Violence
GREAT	Gender-Responsive Economic Actions for the Transformation of Women project
HBW	Home-Based Worker
ICRW	International Centre for Research on Women
ICT	Information and Communication Technology
IFC	International Finance Corporation
ILO	International Labour Organisation
LTS	Land Tenure Security
MIC	Middle-Income Country
MSME	Micro, Small and Medium Enterprise
NASVI	National Association of Street Vendors of India
NTAE	Non-Traditional Agricultural Export
SAN	Sustainable Agriculture Standard
SDG	Sustainable Development Goal
SEWA	Self-Employed Women's Association
SME	Small- to Medium-sized Enterprise
UNHLP	United Nations High Level Panel
VSS	Voluntary Sustainability Standards
WASH	Water, Sanitation and Hygiene
WEE	Women's Economic Empowerment
WIEGO	Women in Informal Employment: Globalising and Organising

Annex 3: Case Studies of Interventions

This Annex presents case studies of interventions relevant to the sectoral pathways to WEE identified in section 3. The case studies have been selected from a rapid scan of available documented evidence and discussions with selected experts.

Case study 1: Gender-differentiated impacts of business registration support packages in Africa

Benin was one of the first countries, under reforms to business law in OHADA (*Organisation pour l'Harmonisation en Afrique du Droit des Affaires*) introduced in 2011, to apply the new status of *entrepreneur* and a simplified legal regime specifically designed for small entrepreneurs.

In this context, in 2014-15, the World Bank carried out a randomised control trial of different packages of incentives for business registration, learning from wider experience that suggests high rates of formalisation depend on additional support. A range of options were tested which provided various combinations of information and advice on business registration, access to trainings and support to open a bank account and support with taxation. In the overall sample of business, 63% percent were business run by women.

Results: Depending on the package of support offered there were small but significant increases in business registration of between 9.6 and 16.3 percent. However, male business owners were more likely to formalise than female business owners: 9, 12 and 15 percent of businesses owned by women formalised (2.1 percent in the control group), compared to 18 for those owned by men in group 1 and almost 25 percent for those in group 2 and 3 (4.7 percent in the control group). However, measurable benefits to firms of formalisation were also limited, compared to the cost of the interventions.

A similar, more recent experiment in Malawi demonstrated high level of take up of registration particularly where this was linked to support to open a bank account. As in Benin, the rates of formalisation were higher for men's than women's businesses, although they were still substantial and statistically significant for women, compared to the control group.

Sources: ([Benhassine et al. 2016](#), [Campos et al. 2018](#)).

Case study 2: Women-targeted business registration initiatives in Asia

Gender-Responsive Economic Actions for the Transformation of Women Project (**GREAT Women**) funded by Global Affairs Canada and implemented with the Philippines Commission on Women, from 2007-14, aimed to create an enabling environment for women micro-entrepreneurs (WMEs). The programme tackled high levels of informality among women's enterprises in a context where business registration procedures and tax codes were complex and where women lacked representation in local policy making.

The programme supported the creation of women's organisations and in turn enabled their engagement with local government to discuss local policies on their needs: to simplify how to register and obtain their license to operate from a local government office, as well as reforms on the local tax code to enhance the delivery of services to them. As a result, some of the local policies and procedures that were restricting their formalisation were addressed. Moreover, additional services were provided to women including basic business training, support for business registration and access to credit. For instance, these consultations influenced Local Government Units (LGU) to issue certificates certifying the woman as a business owner, which supported their access to credit.

The **IFC's Facility for Investment Advisory Services**, based on a well-developed framework for gender and investment climate reform, has supported dedicated business registration windows for women, digital registration systems that specifically track particular challenges faced by women entrepreneurs in Nepal; and supported specific groups of women entrepreneurs to advocate for tax reforms in Cambodia.

Sources: [Simavi et al. 2010](#), [Miles 2017](#)

Case study 3: Promoting formalisation and protection of independent workers – Uruguay's Monotax

The Monotax was first set up in 2001 to promote formalisation and to extend social security to informal workers excluded from the social security system in Uruguay. It is an innovative joint initiative between the social security and tax departments to create a single collection scheme for small contributors. Self-employed/informal workers covered by the Monotax are entitled to the same social security benefits as salaried workers, apart from unemployment protection.

The Monotax was reformed in 2007 because fewer than 18% of informal workers were covered by the social security system. Several legal and bureaucratic restrictions to joining the scheme were removed, including regarding the type of activity carried out, the location of the activity and the company's maximum turnover.

Results: Since its reform, over 30% of potential Monotax payers have enrolled whilst more than 20,000 businesses have signed up. 60% of Monotax affiliates are women since more women than men work for Monotax businesses, either as informal workers or employers.

Key lessons:

- 1) Flexibility encourages people to join the scheme. Some aspects of Monotax coverage are voluntary, such as health insurance. Individuals can also choose to make voluntary health insurance contributions for their children or spouse. Family protection may particularly appeal to informal women workers with children.
- 2) The 2007 reform significantly widened access to the scheme. This included allowing small artisans and 'de facto' businesses to join. This may be particularly beneficial for informal women workers in these spaces.

Limitations: The Monotax coverage rate is one of the highest in Latin America but is far from 100% and still fails to reach the poorest and most vulnerable groups in the informal economy.

Sources: [Amarante and Perazzo \(2013\)](#), [ILO \(2014\)](#)

Case study 4: The Body Shop International – Recognising women’s unpaid labour in the sesame oil value chain in Nicaragua

The Body Shop International (BSI) sources various materials from Central America, mainly via agricultural cooperatives including loofah mitts from Honduras, cactus mitts and aloe vera from Mexico, banana puree from Ecuador and sesame oil from Nicaragua. An initiative between BSI and the Nicaraguan sesame cooperative *Cooperativa Juan Francisco Paz de Silva* (CJFPS) sought to remunerate women’s unpaid labour by adding a premium to the price structures in contracts for the supply of sesame oil.

A scoping exercise to inform this initiative found that women do 6-8 hours of women’s unpaid work in the sesame value chain being undertaken per day, depending upon the definition used. Three kinds of unpaid labour were defined for recognition in this initiative:

- **Direct:** work which contributes directly to sesame production, such as preparing soil.
- **Indirect:** work which contributes indirectly to sesame production, such as cooking food and taking it to the fields.
- **Domestic:** work which contributes to the stability of the household/community, such as caring for children, grinding maize and milking cows.

This initiative is innovative because it **includes payment for domestic work** as well as for the **direct** and **indirect** work categories.

The premium is not given to the individual women directly. Instead, CJFPS created a scheme where women who save up to \$100 have this money doubled via a loan in recognition of their unpaid work. They then use their loans to set up collective enterprises. Women working in marginalised jobs outside the sesame value chain have also been included, meaning the benefits of recognising women’s unpaid labour are being felt more widely.

A case study of 42 women involved offers evidence that the recognition of women’s unpaid work can lead to gains for women in the following areas:

- **income** and the ability to **diversify income**;
- access to external support, services and networks;
- greater bargaining power in the family;
- increased self-esteem;
- changes in intra-household dynamics (men took on more housework).

However, the design of this initiative means women must work more to access credit. This can cause them increased levels of tiredness and stress.

Sources: [Hoskyns et al. \(2012\)](#), [Butler \(2014\)](#), [The Body Shop \(2019\)](#)

Case study No 5: The Benefits of Collective Bargaining for Women Workers in Morocco's Wine and Olive Sectors

Women's involvement in the agriculture sector in Morocco is highly informalised, and the conditions of their employment mean they are disproportionately likely to work for lower pay and undertake more menial work than men. In 2015, a landmark collective bargaining agreement (CBA) was reached in the agricultural sector in Morocco between the *Confédération Démocratique du Travail* (CDT) trade union and the Domaines Brahim Zniber company, which significantly improved the rights and working conditions for women informal workers in the wine and olive oil sectors. Given the high number of women in precarious employment in the agricultural sector, the CDT actively recruited women members and shop stewards as part of their organising strategy. Women took on CDT leadership roles and created an active women's committee. The CBA was eventually signed after a long period of labour conflict and work stoppages. Women played a key role in collective bargaining during this process.

Results: Key results of the CBA for women's economic empowerment were that:

Women made significant workplace gains in reducing gender discrimination. The CBA led to men and women being paid equally for equal work for the first time. Women now receive training to access higher paid jobs and are entitled to three months' maternity leave.

Wages and working conditions improved for all. Both women and men report more stable and predictable wages. Provisions for sick and compassionate leave now exist.

The CBA standardised processes and increased workplace transparency. Relationships between workers and supervisors have improved. Women's working hours and bonuses are more transparent.

The CBA process facilitated broader social dialogue among workers, unions, employers and the government. Moroccan government officials and the employer supported the CBA. The Ministry for Labour praised the agreement's negotiations processes and vision of cooperation.

The study extrapolated that if labour laws were consistently followed across the entire supply chain, **informal workers would receive an additional 3% in wages and benefits.**

Source: [ICRW et al. \(2019\)](#)

Case Study 6: How Voluntary Sustainability Standards can lead to increased earning potential for women rural wage workers

The Rainforest Alliance Sustainable Agriculture Standard (SAN Standard) is a voluntary sustainability standard used to certify farms and producers involved in crop and cattle production. It is a rigorous set of social, environmental and economic criteria that promote sustainable farming around the world. Specific criteria include effective farm management, conservation and use of natural resources, biodiversity conservation and respect for livelihoods and human wellbeing.

The application of the SAN Standard in Brazil has led to the potential of higher wages for female rural workers. During an audit of a farm in south-central Brazil, auditors from Imaflores, the Brazilian member of the Sustainable Agriculture Network, discovered that female workers were being paid lower wages than their male counterparts for the same work. The farm managers attempted to justify the difference in pay, but the farm owner expressed surprise about it when contacted by the auditors.

The SAN standard has a **critical criterion dealing with discrimination against workers based on gender, ethnicity, race, age or religion**. Full compliance with critical criteria is mandatory to achieve certification (whereas for non-critical criteria, compliance can be met on a gradual basis). This means that the gender wage gap at the farm requires immediate resolution before the certification process can move forward. This case is an example of how criteria related to gender discrimination can lead to positive economic outcomes for women **if they are rated as critical** by the voluntary standard.

The fact that the audit team in this case included a woman may have been important for revealing the wage discrepancy on the farm. Female workers are likely to have felt more comfortable talking to female auditors about their employment conditions. This suggests that having a gender-balanced audit team for voluntary standards inspections is likely to be important for revealing women's employment conditions.

Sources: [Hivos \(2014\)](#), [Sexsmith \(2017\)](#), [Rainforest Alliance \(2019\)](#)

Case study 7: Investing in Business Skills Training for Vulnerable Women Informal Traders in Poor Urban Areas of Mozambique

MUVA (2015 – 2022) is a DFID-funded programme that designs, implements, tests and measures innovative approaches for women's economic empowerment in urban areas. A youth survey of over 3,300 young people between the ages of 15 and 25 from Maputo and Beira implemented by MUVA in 2017 found that women's access to formal employment in poor urban areas (townships) of Mozambique is very scarce; 9% of low-income women in urban areas have wage employment and only 2% have a formal contract. Of all women who report having some sort of remunerated work, 60% operate as traders in the informal sector, for the most part running subsistence businesses. The majority have 3-4 children and half are single mothers, indicating that just because you are an 'own account operator' does not mean you are better off. Most sell produce from mats on the ground, with an average profit around 1 USD dollar a day. Key findings from qualitative interviews and focus group discussions with participants of the first implementation cycle in 2018 showed that one of the main factors holding women back in growing their businesses is fear of change, risk-averseness, lack of control of their money and lack of a clear vision of how they could develop their businesses.

To address the barriers that limit women's potential to economically thrive, MUVA developed a new project called 'MUVA+' that tests out a bundled approach of interventions for female urban informal sector market sellers. MUVA+ provides them with a nine-week course that combines soft skills for entrepreneurship (such as communications skills, negotiation skills, ability to overcome barriers, forward thinking etc.), business management (such as business skills and basic accounting) and inter/intrapersonal skills (transferable skills such as self-confidence), followed by eight weeks of

tailored one-to-one mentorship from training facilitators. This was combined with access to new opportunities such as opening a bank account or other financial services. The project used Problem-Driven Iterative Adaptation (PDIA) tools and elements of human-centred design.¹¹

Results: Participants shared how they have a greater appreciation of their value, are more confident and explained how the improved business management knowledge has enabled them to diversify their income and plan for growth. Participants also recognised that they rely less on borrowing from others/taking credit. Almost all participants now carry out bookkeeping and take initiative to increase their sales in an entrepreneurial way, rather than waiting for the ‘good days’ to come. Lastly, there is emerging quantitative evidence that on average, the women’s profits have increased after the training, not only by improving earnings but also by optimizing costs.

During three cycles of measuring changes to sales and profits, there have been the following **lessons learned**:

1. Opportunity costs for attending training should be minimised such as workshops near market shall as it is more convenient and limiting training to 90 minutes twice a week. After two cycles the MUVA team shifted from a training course that was 9 weeks long and 8 weeks of mentoring to 1 week of training and 1 week of mentoring to minimise the number of hours that market sellers are away from their stalls.
2. Creative measures must be taken to reduce recall bias. At the beginning of the training only 13% said that they keep written accounts. Experience has shown that even a reference period of one week is too long to get reliable data as in the absence of books, business owners have to remember the value of the produce they bought, sold and lost each day. Hence, to get high quality data, data must be collected daily. Another useful approach is to provide business owners with a one-day training in record keeping which will facilitate the data collection process as enumerators can have a look at their records together with the businesses to register the data. At the same time, business owners get at least something out of the research, which is important, particularly if they are part of a control group.
3. Informal market vendors are subject to strong seasonality effects, especially the ones that sell fresh produce. Different products are available at different prices throughout the year which makes their sales, costs and profits highly volatile. This needs to be considered when designing an evaluation that looks at before and after financial outcomes of the businesses. A control group can help to filter out the seasonality effects.

Source: MUVA Team.

Case study 8: SEWA’s role in supporting the collective bargaining of street vendors

¹¹ PDIA is an approach that helps you break down your problems into its root causes, identify entry points, search for possible solutions take action, reflect upon what you have learned, adapt and then act again. It is a dynamic process that allows one to build the solution to an identified problem, which better fit their local context.

The Self-Employed Women's Association (SEWA) is an India-based organisation of poor, self-employed women which acts as the largest trade union of informal workers in the world. The SEWA approach involves meeting with specific groups of working poor women, understanding their struggles, and developing joint strategies. SEWA stresses self-reliance, both individual and collective, and promotes organizing around four sources of security: work, income, food, and social security. SEWA often pursues a twin strategy of "struggle" (i.e. union organizing and collective bargaining) and "development" (i.e. service delivery and other interventions).

Street vendors

Street vending in India is not only an important source of employment but also of affordable goods and services at convenient locations. Yet despite the benefits street vendors bring, they are considered illegal and are constantly harassed by local government and the police; they are seen as a burden and hindrance to urban planning and renewal. Women vendors earn less than men and their profits are meagre, and they often have to bribe authorities to obtain space to sell.

SEWA Delhi is an example where collective bargaining was pursued. In Delhi, there are between 300,000 to 500,000 street vendors and while female vendors constitute 30 percent of this total, there are far lower levels of unionizing compared to men. Only 10-15 percent of women street vendors are part of trade unions and there is under-representation of women vendors in executive committees of bigger trade unions. A strategy bringing all SEWA members together, strengthening their union, and bargaining with the government/municipal authorities was utilised. Leaders were developed among the vendors and platforms were built for representation and discussion, such as committees.

Results:

- As a result of SEWA membership drives, 6000 women street vendors were organised in Delhi by 2014 into trade committees, market committees and market associations.
- Three markets were preserved and legalised, thus protecting the livelihoods of the vendors and lowering incidences of unscrupulous middlemen from functioning in the markets. Legalisation resulted in vendors obtaining licenses, and therefore legal identity, from municipal authorities. After negotiating, women were granted permission for longer working hours at these markets which increased incomes. For instance, in Qutub Road Market women saw an increase in monthly profit of 124%. SEWA also established India's first all ladies market which has an annual turnover of approximately Rs. 390,600 (USD6,300).

Lessons learned:

- Women representatives were able to tap into the incentives of the authorities, by providing evidence of the increased tax the authorities would obtain by allowing them to trade.
- Organisation has provided women street vendors with increased levels of confidence and knowledge of their rights, which has increased their bargaining power with the authorities. Vendors have worked with the municipal authorities collaboratively, but not fearing to point out deficiencies.

Continued challenges:

- There are more vendors than there are organisations serving them. In Mumbai, Delhi and Ahmedabad, less than 20 percent of street vendors are members of unions.
- Vendors are dispersed and scattered, they are not homogenous, and their working hours are not compatible with organising.

Source: [WIEGO and SEWA \(2014\)](#), [WIEGO \(2015\)](#)

Annex 4: Key publications on Gender and the Informal Economy

Much of the literature on informal work is gender blind, and there is a lack of data on women informal workers. WIEGO is a notable exception to this rule, and a number of ILO publications also highlight the circumstances of informal workers that are at the lower tiers of the informal economy hierarchy. Below are some key existing sources together with a brief synopsis. Full references can be found in the reference list.

[Bonnet et. al. \(2019\) Women and Men in the Informal Economy: A Statistical Brief](#): a statistical overview both globally and according to geographical regions, and an examination of the relationship of informal employment and poverty, age and education. Some ideas for future direction also provided.

[Chen \(2012\) The Informal Economy: Definitions, Theories and Policies](#): outlines the historical debates on the informal economy, describes the formalisation debate and argues for four policy goals: create more jobs, register informal enterprises and regulate informal jobs; extending social protection and increasing productivity and incomes of informal workers.

[Heintz \(2012\) Informality, Inclusiveness and Economic Growth: An Overview of the Key Issues](#): a useful overview of the key debates and theories on informal work, particularly in relation to inclusive growth. Identifies knowledge and research gaps.

[ILO \(2018\) Women and Men in the Informal Economy: A statistical picture](#): this is the most up-to-date general overview of the informal economy from ILO with country-level data related to key indicators on the size and composition of the informal economy with a statistical annex.

[ILO \(2013\) The Informal Economy and Decent Work: A Policy Resource Guide](#): contains useful strategies for improving the lives of domestic workers and home-based workers (Chapter 4B). Sub-section 6.1 examines how to promote women's empowerment within the informal economy.

[Stuart et al. \(2018\) Informal is the new normal: improving the lives of workers at risk of being left behind](#): a gender sensitive analysis of how informal workers can be supported within the informal economy. It argues for greater access to capital and technology, supporting cross-border trade, improving infrastructure, minimum wages, pensions and health coverage, support for worker organisation and skills upgrading.

Annex 5: Key Data Sources on Gender and Informal work

[ILO Decent Work Country Profiles \(ILO\)](#): the ILO monitors and assesses progress towards decent work at the country level, for a select number of countries, by developing Decent Work Country Profiles. These cover ten substantive elements: employment opportunities; adequate earnings and productive work; decent hours; combining work, family and personal life; work that should be abolished; stability and security of work; equal opportunity and treatment in employment; safe work environment; social security; and, social dialogue, employers' and workers' representation. Country Profile reports display indicators on the percentage of those in informal employment, providing trends overtime from national data sources.

[ILOSTAT \(ILO\)](#): presents information from national sources on various indicators on the informal economy, including the proportion of informal and formal employment. It reports numbers who are employed outside and inside the formal sector. Statistics are disaggregated by sex and urban/rural areas and presented separately for the total economy and non-agricultural activities. ILOSTAT includes the absolute values used to calculate these shares.

[Women, Business and the Law \(World Bank\)](#): eight indicators that are structured around women's interactions with the law as they begin, progress through and end their careers. The eight indicators are Going Places, Starting a Job, Getting Paid, Getting Married, Having Children, Running a Business, Managing Assets and Getting a Pension. In the latest data (2019) there are 35 questions scored for each economy across the indicators. While there are no explicit questions on informality many of the indicators address the constraints that women have in accessing and maintaining employment in the formal economy and therefore could be factors which explain their position in the informal economy.

[World Bank Enterprise Surveys \(World Bank\)](#): an array of economic data on 135,000 firms in 139 countries. One of the 12 Enterprise Surveys topic pages is on informality. Indicators are: (1) percentage of firms competing against unregistered or informal firms; (2) percentage of firms formally registered when they started operations in the country; (3) number of years firm operated without formal registration; (4) percentage of firms identifying practices of competitors in the informal sector as a major constraint. The website has a database query tool to understand the scope of informality across various firm subgroups and the user can generate graphs to compare countries.

Annex 6: Guide questions for a context analysis of gender and informality

This Annex outlines guide questions that can help to develop a profile of women's informal work and support the identification of specific gender-based constraints contributing to informality, at country or programme level. This is a key initial step towards designing programming that can promote better jobs for women informal workers.

Informal employment

- What is the share of informal employment and how does this breakdown by sector/ gender?
- What is the gender breakdown of informal work across different categories of informal employment?
- How are female: male shares and sectoral composition of informal employment changing over time? What are the drivers of these changes?
- What skills and assets deficits prevent women from accessing jobs in growth sectors?
- What legal and institutional restrictions on women's employment and enterprise may be preventing them from accessing quality jobs?
- What social norms are restricting women's access to labour market opportunities?

Informal enterprise

- What relative shares of men-owned and women-owned MSMEs are registered?
- What is the breakdown of male: female informal enterprises across sectors and industries?
- What is the relative size, revenue, growth and no of employees of men's and women's informal enterprises?
- What are the gender-differentiated and gender-specific constraints faced by women owned informal enterprises?
- What are the cost and benefits for informal enterprises to register? How do these differ for male and female entrepreneurs?

Visibility, representation and voice

- Which specific groups of informal workers may be particularly vulnerable to violence and exploitation?
- Which categories of informal worker are currently recognised in labour law?
- To what extent do different categories of informal worker have access to legal recourse?
- What gender disaggregated data on informal work and enterprise is regularly collected? What are the key data gaps?
- How are informal workers and entrepreneurs organised and how are women represented in the membership and leadership of these organisations?
- What women-led organisations of informal workers or entrepreneurs exist?
- Are informal workers and entrepreneurs' organisations represented in policy forums and dialogue with government, companies, municipalities?

- Are women informal workers and entrepreneurs represented in these spaces?

References

- AFI (2018) *Gender Considerations in Balancing Financial Inclusion and Anti-Money Laundering and Countering the Financing of Terrorism (AML/CFT)*, Alliance for Financial Inclusion.
- Agüero, J., Marks, M. and Raykar, N. (2012) *The Wage Penalty for Motherhood in Developing Countries*, Working Paper. University of California.
- Aidara, R. (2016) *Poor Access to WASH: a barrier for women in the workplace*, Social Protection and Human Rights
- Amarante, V. and Perazzo, I. (2013) Trabajo por cuenta propia y monotributo en el Uruguay, *Revista Internacional del Trabajo*, 132(3-4). <https://onlinelibrary.wiley.com/doi/pdf/10.1111/j.1564-9148.2013.00197.x> [accessed 30 May 2019]
- Avirgan, T., Bivens, L. J. and Gammage, S. (2005) *Good Jobs, Bad Jobs, No Jobs: Labour Markets and Informal Work in Egypt, El Salvador, India, Russia and South Africa*, Economic Policy Institute.
- Baden, S. (2013) *Women's Collective Action: Unlocking the Potential of Agricultural Markets*, Oxfam International Research Report, Oxfam [accessed 30 May 2019]
- Beavor, A. and Augustinus, C. (2018). *Women's Economic Empowerment Linked to Land: A Review of programme evidence for DFID Ethiopia*, WOW Helpdesk Query No. 14. WOW Helpdesk.
- Benhassine, N., McKenzie, D. and Pouliquen, V. (2016) *Can Enhancing the Benefits of Formalization Induce Informal Firms to Become Formal? Experimental Evidence from Benin*, World Bank Policy Research working Paper No. 7900, World Bank.
- Bhattacharya, T. (2013) *Explaining gender violence in the neoliberal era*, International Viewpoint, http://www.internationalviewpoint.org/spip.php?page=imprimir_articulo&id_article=3212 [accessed 28 August 2019]
- Bonnet, F., Vanek, J. and Chen, M. (2019) *Women and Men in the Informal Economy – A Statistical Brief*. Women in the Informal Economy: Globalising and Organising.
- Butler, F. (2014) Valuing unpaid labour in community Fair Trade products: a Nicaraguan case study from The Body Shop International, *Gender & Development*, 22(3), pp. 533-547.
- Campos, F., Goldstein, M., & McKenzie, D. (2018) "How Should the Government Bring Small Firms into the Formal System? Experimental Evidence from Malawi." World Bank Policy Research Working Paper no 8601, The World Bank. <https://openknowledge.worldbank.org/bitstream/handle/10986/30510/WPS8601.pdf?sequence=1> [accessed 30 May 2019]
- Chamlou, N. (2008) *The environment for women's entrepreneurship in the Middle East and North Africa region*. World Bank. <http://documents.worldbank.org/curated/en/572471468110060221/The-environment-for-womens-entrepreneurship-in-the-Middle-East-and-North-Africa-region> [accessed 30 May 2019]
- Chan, M.-K. (2011) *Review of Value Chain Analyses in the Commodities and Horticulture Sectors: Roles, Constraints and Opportunities for Informal Workers*, Report prepared for WIEGO, July

<http://www.wiego.org/resources/review-value-chain-analyses-commodities-and-horticulture-sectors> [accessed 30 May 2019]

- Charmes, J. (2016) "The informal economy: Definitions, size, contribution and main characteristics" in Kraemer-Mbula, E. and Wunsch-Vincent, S. (eds.) *The informal economy in developing nations: Hidden engine of innovation?* Cambridge University Press.
- Chen, M. A. (2018) [*The Future of Informal Work. The Future of Statistics on Informal Work.*](#) Presentation to ILO High Level Panel on the Future of Labour Statistics, October 18th [accessed 30 May 2019]
- Chen, M. A. (2014) *Informal Economy Monitoring Study Sector Report: Home-Based Workers, Women in Informal Employment Globalising and Organising*
- Chen, M. A. (2012) *The Informal Economy: Definitions, Theories and Policies*, WIEGO Working Paper No. 1, Women in Informal Employment Globalising and Organising
- Chen, M., Vanek, J., Lund, F., Heintz, J., Jhabvala, R. and Bonner, C. (2005) *Progress of the World's Women 2005: Women, Work and Poverty*, United Nations Development Fund for Women.
- Chen, M. and Doane, D. (2008) *Informality in South Asia: A review, Working Paper 4*. Women in Informal Employment: Globalising and Organising.
- De Groot, J., Mohlakoana, N., Knox, A., Bressers, H. (2017) Fuelling women's empowerment? An exploration of the linkages between gender, entrepreneurship and access to energy in the informal food sector, *Energy Research and Social Science* 28, pp. 86-97.
- DFID (2018) *DFID Strategic Vision for Gender Equality: A Call to Action for Her Potential, Our Future*, Department for International Development
- DFID (2017) *Economic Development Strategy: prosperity, poverty and meeting global challenges*, Department for International Development
- ENERGIA (2019) *Productive Uses of Energy and Gender in the Street Food Sector in Rwanda, Senegal and South Africa*, ENERGIA.
- Eyben, R. (2012) *The hegemony cracked: The power guide to getting care onto the development agenda*. Working Paper 411. IDS.
- Gammage, S, Sultana, N. and Glinksy, A. (forthcoming), Reducing Vulnerable Employment: Is there a Role for Reproductive Health, Social Protection and Labour Market Policy? *Feminist Economics*
- GPII (2018) *G20 Policy Guide: Digitisation and informality: harnessing digital financial inclusion for individuals and MSMEs in the informal economy*, Global Partnership for Financial Inclusion.
- GSMA (2018) *Connected Women: The Mobile Gender Gap Report 2018*, GSMA.
- GSMA (2017) *2017 State of the Industry Report on Mobile Money*, GSMA.
- Gurumurthy, A., Chami, N. and Anwar, A. (2019) *Making the digital economy work for informal sector women in India*, Policy Brief, IT for Change.

- FAO, IFAD and ILO (2010) *Gender dimensions of agricultural and rural employment: differentiated pathways out of poverty: Status, Trends, Gaps*. Food and Agricultural Organization, International Fund for Agricultural Development and the International Labour Organisation.
- Farnworth, C.R. (2019) *Gender Inclusion and Scalability M4P Programmes*, WOW Helpdesk Query No. 8. WOW Helpdesk.
- Fontana, M. and Natali, L. (2008) *Gendered Patterns of Time Use in Tanzania: Public Investment in Infrastructure Can Help*, Institute for Development Studies.
- Fox, L., Wiggins, S., Ludi, E and Mdee, A (2018). *The Lives of Rural Women and Girls: what does an inclusive agricultural transformation that empowers women and girls*. ODI: London.
- Fraser, E., Viswanath, K and MacLean, L. (2017) [Violence against Women and Girls, Infrastructure and Cities Briefing Paper](#), produced for DFID, March
- Heintz, J. (2012) *Informality, Inclusiveness, and Economic Growth: An Overview of Key Issues*, SIG Working Paper 2012/2, International Development Research Centre.
- Hivos (2014), *Coffee Toolkit: Sustainable Coffee as a Family Business – Approaches and tools to include women and youth*, Hivos.
- Holden, S., K. Deininger, and H. Ghebru (2011) “Tenure Insecurity, Gender, Low-Cost Land Certification, and Land Rental Market Participation in Ethiopia. *Journal of Development Studies*, 47(1), pp. 31–47.
- Holmes, R. and Jones, N. (2013) *Gender and Social Protection in the Developing World*, Zed Books.
- Holmes, R. and Scott, L. (2016) *Extending social insurance to informal workers: A gender analysis*, Working paper 438, Overseas Development Institute.
- Hoskyns, C. Hoskyns, N. and Butler, F. (2012) Pricing fair trade products to include unpaid labour and empower women – the example of Nicaraguan sesame and coffee cooperatives, *Oñati Socio-legal Series [online]*, 2(2), pp. 24-35.
- Hunt, A. (2018) *Why the new UN panel on digital cooperation should focus on inequality*, 16 July 2018, Overseas Development Institute, <https://www.odi.org/blogs/10652-why-new-un-panel-digital-cooperation-should-focus-inequality> [accessed 30 May 2019].
- Hunt, A. and Machingura, F. (2016) *A good gig? The rise of on-demand domestic work*, ODI Development Progress Working Paper 07, Overseas Development Institute
- Hunt, A. and Samman, E. (2016) *Women’s economy empowerment: navigating enablers and constraints*. Overseas Development Institute
- ICRW et. al. (2019) *The Benefits of Collective Bargaining for Women: A Case Study of Morocco*, Solidarity Centre.
- IIED (2016) *Informal and inclusive green growth: Evidence from “The Biggest Private Sector” event*, International Institute for Environment and Development.

- International Labour Conference (2019a) [*Convention 190: Convention Concerning the Elimination of Violence and Harassment in the World of Work*](#), Adopted by the Conference at its One Hundred and Eighth Session, Geneva, 21 June 2019
- International Labour Conference (2019b) [*“Recommendation 206: Recommendation Concerning The Elimination Of Violence And Harassment In The World Of Work*](#), Adopted By The Conference At Its One Hundred And Eighth Session, Geneva, 21 June 2019”
- ILO (2019) *A Quantum Leap for Gender Equality for a Better Future of Work for All: For a Better Future of Work For All*, International Labour Organisation.
- ILO (2018) *Women and men in the informal economy: a statistical picture*, International Labour Organisation
- ILO (2017) *Tackling child labour in domestic work: a handbook for action for domestic workers and their organisations*, International Domestic Workers Federation and International Labour Organisation.
- ILO (2015) *Global Wage Report 2014/15: Wages and Income Inequality*, International Labour Organisation.
- ILO (2015) *World Employment and Social Outlook: The Changing Nature of Jobs*, International Labour Organisation.
- ILO (2014), *Monotax: Promoting formalization and protection of independent workers*, International Labour Organisation, <https://www.social-protection.org/gimi/RessourcePDF.action?ressource.ressourceid=48020> [accessed 30 May 2019]
- ILO (2013) *The Informal Economy and Decent Work: A Policy Resource Guide—Supporting Transitions to Formality*, International Labour Organisation.
- ILO (2013) *Domestic workers across the world: Global and regional statistics and the extent of legal protection*, International Labour Organisation.
- Joekes, S. and Kaminski, J. (2017) *Scoping Study on Gender Differences in Enterprise Surveys*, Business Environment Reform Facility. <https://assets.publishing.service.gov.uk/media/5c791d60e5274a0ec9a1dc27/BERF-Scoping-Study-Gender-Differences-in-Enterprise-Surveys-April-2017.pdf> [accessed 30 May 2019]
- Kabeer, N. (2017). *Women’s Economic Empowerment and Inclusive Growth*. Labour Markets and Enterprise Development. GrOW Working Paper Series GWP-2017-01 – Concept Paper, Institute for the Study of International Development (ISID). <http://grow.research.mcgill.ca/pubs/GWP-01-2017.pdf> [accessed 30 May 2019]
- Kabeer, N. (2008) *Mainstreaming gender in social protection for the informal economy*, Commonwealth Secretariat.
- Kende, M. and Quast, B. (2016) *Promoting Content in Africa*, Internet Society.
- Klapper, L. and Goodwin-Groen, R. (2016) *Could the digital revolution get more women into work?* *World Bank Blogs*, 7 April 2016, <http://blogs.worldbank.org/developmenttalk/could-digital-revolution-get-more-women-work> [accessed 30 May 2019].

- Kucera, D. and Roncolato, L. (2008) Informal Employment: Two Contested Policy Issues, *International Labour Review*, 147(4), pp. 321-348.
- La Porta, R. and Shleifer, A. (2014) Informality and Development, *Journal of Economic Perspectives*, 28(3), pp. 109-126.
- Lewis, S. (2016) *Formalising the informal*, International Institute for Environment and Development, <https://www.iied.org/formalising-informal> [accessed 27 June 2019]
- Loayza, N. V. (2018) *Informality: Why is it so widespread and how can it be reduced?* Policy Brief no. 20, World Bank. <http://documents.worldbank.org/curated/en/130391545228882358/pdf/Informality-Why-Is-It-So-Widespread-and-How-Can-It-Be-Reduced.pdf> [accessed 30 May 2019]
- MacLean, K., Hearle, C. and Ruwanpura, K (forthcoming) Stigma of Staining? Negotiating Menstrual Taboos amongst Young Women in Kenya, *Women Studies International Forum*.
- Marcus, R. (2018) *The norms factor: recent research on gender, social norms and women's economic empowerment*, International Development Research Center. <https://idl-bnc-idrc.dspacedirect.org/bitstream/handle/10625/57285/IDL-57285.pdf?sequence=2&isAllowed=y> [accessed 30 May 2019]
- McCaig, B. and Pavcnik, N. (2017) *Creating formal sector jobs in low-income countries*, LIC Policy Brief No. 4, Growth and Labour Markets in Low Income Countries Programme.
- McKinsey (2019) *The future of women at work: transitions in the age of automation*, McKinsey Global Institute
- Miles, K. S. (2017) *Case Study: Gender-Sensitive BER and Informality*, Business Environment Working Group, Donor Committee for Enterprise Development
- Mohan, R. R. and Biswas, S. (2016) *Infrastructure: A Game Changer for Women's Economic Empowerment*, A Background Paper for the UN Secretary-General's High-Level Panel on Women's Economic Empowerment.
- Moyce, S. C. and Schenker, M. (2018) Migrant Workers and Their Occupational Health and Safety, *Annual Review of Public Health*, 39, pp. 351-365.
- Ngweno, A. and Porteous, D. (2018) *Let's Be Real: The Informal Sector and the Gig Economy are the Future, and the Present, of Work in Africa*, 15 October 2018, Centre for Global Development.
- O'Dell, K., Peters, S. and Wharton, K. (2014) *Women, energy and economic empowerment: Applying a gender lens to amplify the impact of energy access*, Deloitte Insights.
- OECD (2019) *Enabling Women's Economic Empowerment: New Approaches to Unpaid Care Work in Developing Countries*, Organisation for Economic Cooperation and Development.
- OECD (2018) *OECD Policy Dialogue on Women's Economic Empowerment*, Organisation for Economic Cooperation and Development
- Oviedo, A. M., Thomas, M. R. and Karakurum-Ozdemir, K. (2009) *Economic Informality: Causes, Costs and Policies—A Literature Review*, World Bank Working Paper No. 167, The World Bank.

- Pathways Commission (2018) *Charting Pathways for Inclusive Growth: From Paralysis to Preparation*, Pathways for Prosperity Commission
- Pillinger, J. (2017) *Violence and Harassment against Women and Men in the World of Work: Trade Union Perspectives and Action*, International Labour Organisation.
- Rainforest Alliance (2019) Sustainable Agriculture Certification, Rainforest Alliance, <https://www.rainforest-alliance.org/business/solutions/certification/agriculture/> [accessed 28 June 2019]
- Ramani, S. V., Thutupalli, A., Medovarszki, T., Chattopadhyay, S. and Ravichandran, V. (2013) *Women entrepreneurs in the informal economy: is formalization the only solution for business sustainability?* UNU-MERIT Working Paper #2013-018, United Nations University.
- Razavi, S., Arza, C., Braunstein, E., Cook, S. and Goulding, K. (2012) *Gendered impacts of globalization: Employment and social protection*. United Nations Research Institute for Social Development.
- Reed, S. O. and Bird, M. (2019) *Liberia's Street Vendors Pioneer New Approach with City Officials*, Women in Informal Employment: Globalising and Organising, <http://www.wiego.org/blog/liberia's-street-vendors-pioneer-new-approach-city-officials> [accessed 27 June 2019]
- Samman, E., Presler-Marshall, E. and Jones, N. (2016) *Women's work: Mothers, children and the global childcare crisis*. Research Report, Overseas Development Institute.
- Satterthwaite, D. and Mitlin, D. (2014) *Reducing Urban Poverty in the Global South*, Routledge.
- Sexsmith, K. (2017) *Promoting Gender Equality in Foreign Agricultural Investments: Lessons from voluntary sustainability standards*, International Institute for Sustainable Development
- Simavi, S., Manuel, C. and Blacken, M. (2010) *Gender Dimensions of Investment Climate Reform: A Guide for Policy Makers and Practitioners*, World Bank.
- Smith, S., Busiello, F., Taylor, G. and Jones, E. (2018) *Voluntary Sustainability Standards and Gender Equality in Global Value Chains*. International Centre for Trade and Sustainable Development https://www.ictsd.org/sites/default/files/research/voluntary_sustainability_standards_and_gender_equality_-_wise_development.pdf [accessed 30 May 2019]
- Stuart, E., Samman, E. and Hunt, A. (2018) *Informal is the New Normal: Improving the lives of workers at risk of being left behind*, Working Paper 530, Overseas Development Institute.
- Subramania, N., Carranza, E. and Rosen, B. Z. (2018) *Female Labour Force Participation Review Note*, World Bank.
- Tacoli, C. and Satterthwaite, D. (2013) Editorial: Gender and urban change, *Environment and Urbanisation*, 25(1), pp. 3-8.
- Taylor, G. (2015) *Addressing Violence Against Women and Girls Through DFID's Economic Development and Women's Economic Empowerment Programmes*, DFID Guidance Note Part A, Violence against Women and Girls Helpdesk.

- Taylor, G. and Perezniето, P. (2014) *Review of evaluation approaches and methods used by interventions on women and girls' economic empowerment*. Overseas Development Institute and Social Development Direct
- Tessier, L., Stern Plaza, M., Behrendt, C., Bonnet, F. and St-Pierre Guibault, E. (2013) *Social protection floors and gender equality: A brief overview*. International Labour Organisation.
- The Body Shop (2019) *The Body Shop's Sustainable Sourcing Programme*, The Body Shop, <http://suppliers.thebodyshop.com/aboutus/cft/SitePages/Home.aspx> [accessed 28 June 2019]
- The Jordan Times (2017) UK project helps Jerash women sell dairy products on national market, 29 August 2017, *The Jordan Times*, <http://jordantimes.com/news/local/uk-project-helps-jerash-women-sell-dairy-products-national-market> [accessed 28 August 2019]
- Ulrichs, M. (2016) *Informality, women and social protection: identifying barriers to provide effective coverage*, Working Paper 435, Overseas Development Institute.
- UNHLP (2016) *Leave No One Behind: A Call to Action for Gender Equality and Women's Economic Empowerment*, United Nations High-Level Panel on Women's Economic Empowerment
- Vipham, J. L., Chaves, B. D. and Trinetta, V. (2018) Mind the gaps: how can food safety gaps be addressed in developing nations? *Animal Frontiers*, 8(4), pp. 16-25.
- Warnecke, T. (2013) *Targeting the 'Invisible': Improving Entrepreneurship Opportunities for Informal Sector Women*, Research into Practice Policy Briefs, PB-2013-21, Institute for the Study of International Development (ISID).
- White, S. and Aylward, D. (2016) *Scoping study on formalisation of smallholder agriculture and agribusiness*, Business Environment Reform Facility, DFID.
- WIEGO (2018) *Violence and Informal Work: Briefing Note*, Women in Informal Employment: Globalising and Organising.
- WIEGO (2015) *SEWA Bharat and Street Vendors in Delhi*, Women in Informal Employment: Globalising and Organising.
- WIEGO and SEWA (2014) *Compendium of WIEGO and SEWA case studies—Secretary General's High Level Panel on Women's Economic Empowerment*, Women in Informal Employment—Globalising and Organising and Self-Employed Women's Association.
- World Bank (2019) *World Development Report 2019: The Changing Nature of Work*, World Bank.
- World Bank (2018a) *Women, Business and the Law: Starting a Job*, World Bank, <http://wbl.worldbank.org/en/data/exploretopics/starting-a-job> [accessed 28 May 2019]
- World Bank (2018b) *Women's Financial Inclusion and the Law*, World Bank <http://pubdocs.worldbank.org/en/610311522241094348/Financial-Inclusion.pdf> [accessed 19 June 2019].
- World Bank (2017) *The Global Findex Database*, World Bank
- World Bank (2014) *Gender at Work: A Companion to the World Development Report on Jobs*, World Bank.

Zinnes, C. (2009) *Business Environment Reforms and the Informal Economy*, Donor Committee for Enterprise Development

“This document is an output from a project funded by UK aid from the UK government. However, the views expressed and information contained in it are not necessarily those of or endorsed by the UK government who can accept no responsibility for such views or information or for any reliance placed on them.

This publication has been prepared for general guidance on matter of interest only and does not constitute professional advice. The information contained in this publication should not be acted upon without obtaining specific professional advice. No representation or warranty (express or implied) is given as to the accuracy or completeness of the information contained in this publication, and, to the extent permitted by law, no organisation or person involved in producing this document accepts or assumes any liability, responsibility or duty of care for any consequences of anyone acting, or refraining to act, in reliance on the information contained in this publication or for any decision based on it.”