



**Women in Informal Employment  
Globalizing and Organizing**

# **Informal Workers Growing Older in the Changing World of Work**

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**for the BSG Conference: “Ageing in an Unequal World”**

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# WIEGO at British Society of Gerontology, 2018



- Raise the issue of the economic security of people who work informally, as they become older.
- Describe an emerging cross-country initiative in WIEGO focusing on older urban informal workers
- Promote cross-disciplinary research on older informal workers in the global south

# The proposed WIEGO research initiative

- The patterns of labour market participation of informal workers as they get older,

Connected to

- What forms of support, and gaps in support, they have

As well as

- The impacts of these on patterns of care and inter-generational sharing and support in different contexts.

**We want to develop a realistic framework for policies and programmes that could improve the security and well-being of older people who could not gain that security through their paid work over their lifetimes.**

# Porters Percent Boateng & Lusaka Fusein in Agbogbloshie Market, Accra, Ghana (Source: Getty Images)



# Benita Alaron, headload porter, Lima, Peru (Source: Getty Images)



# Umja Ambalal & Praba Maya in Skills Upgrading, Mahila Housing Trust, India

Mixing recycling materials for roofing in informal housing settlement

Source Paula Bronstein/  
Getty Images



# An older worker combining paid work with child care

A  
homebased  
worker and  
her  
grandchild in  
Bangkok

Image by

Supanee  
Subsakul



# Intersection of demographic trends, and changes in the world of work

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- Demographic trends: increasing numbers of people in elder years, as percentage of overall population, in the global north and south

This coincides with

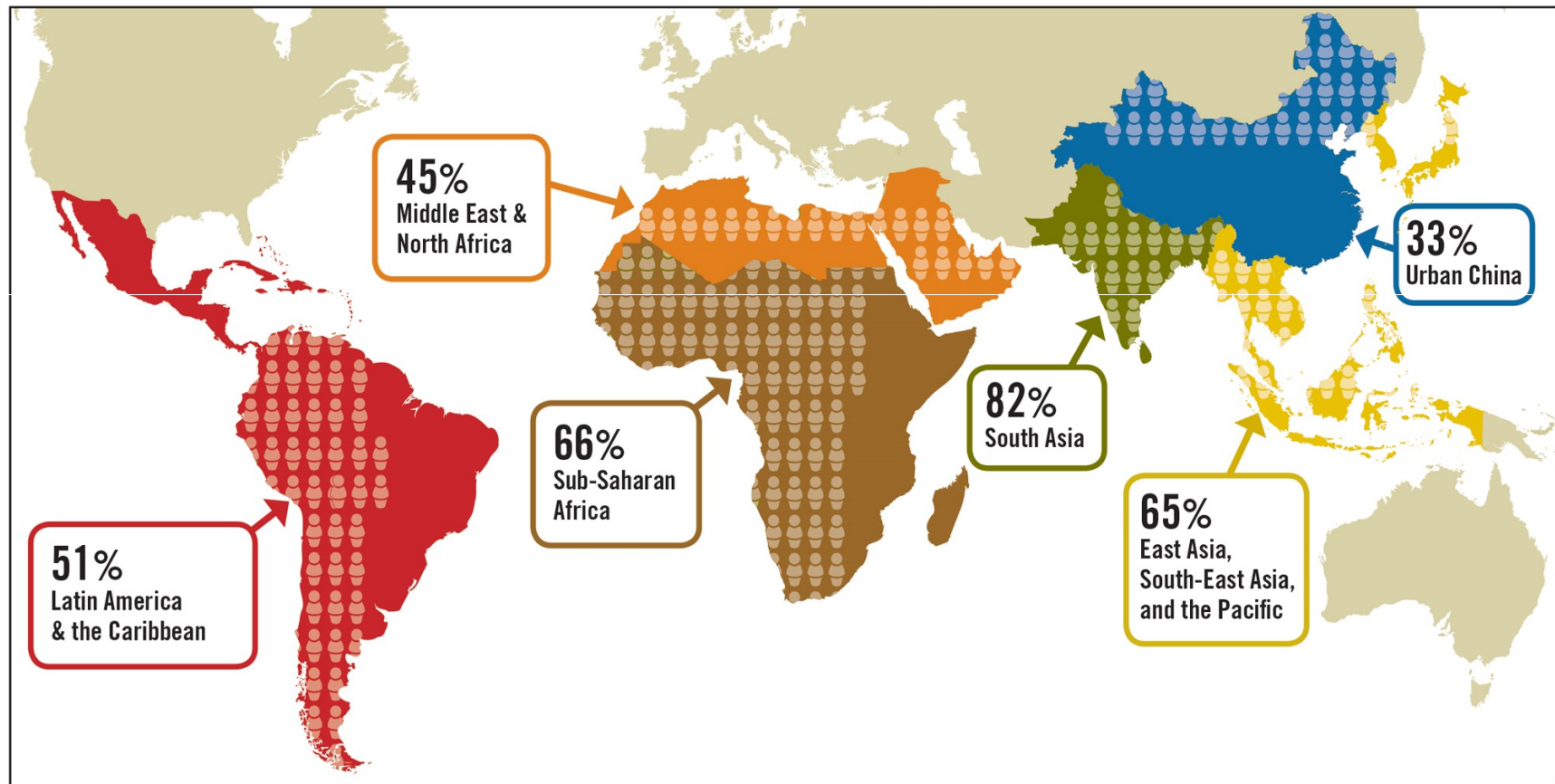
- Changes in the world of work. The majority of all workers in the global south are in informal work. The majority are self-employed.
- By definition, those who work informally have little or no legal or social protection (though their work places may be regulated).



# Informal employment in the south

Source: ILO and WIEGO, 2012

## Informal Employment as a Percentage of Non-Agricultural Employment



## Informal workers in the global south



Some are well-off and are able to save for their own income security in their elderly years.

**BUT**

- The majority are poor
- The majority are women
- The majority are self-employed

Informal workers say their two biggest concerns are

- access to health services
- **what will happen when they get old.**

# Differentiation of gender, poverty and risk *within the informal economy*

(Source: Martha Chen, WIEGO WP 11)

By Employment Status and Sex



## The transition to being older



- “Retirement” – a relevant concept?
- Different countries have different rules about formal retirement age.
  - ▣ Often there is a gender difference, with women retiring younger than men.
- There are no such rules for people in informal work.
- Those who will get a non-contributory state pension may well leave their work or reduce their work time when the pension is about to be due.

# Women and men in formal and informal employment



- Women have fewer years in paid work for vesting in pensions.
- They have more interruptions to their periods of work.
- Women have more responsibilities for unpaid care work (looking after children and elderly at home).
- Women have lower incomes than men in paid work requiring equivalent skills.

## Percentage of labour force contributing to pension schemes



High Income Countries	90.8
Upper Middle Income	50.7
Lower Middle Income	15.2
Low Income Countries	5.7

(Source: ILO World Social Protection Report 2014/2015)

# Forms of financial and other support

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- Family and kin
- Own savings
- Religious institutions
- Formal charitable institutions
- Community-based support
- Organised savings clubs (e.g. rotating savings and credit associations – ROSCAs)
- NGOs
- State/ government services
  - ▣ Social services
  - ▣ Cash transfers

# Current policy and programme focuses in the global south



- Cash transfers to vulnerable groups
  - ▣ Basic income grants – universal cash transfers to everyone
  - ▣ Global Social Protection Floors – cash transfers plus access to health services
- “Formalise the informal economy” (ILO)

We know too little about older informal workers – the patterns of their inclusion and exclusion.



# So, back to the proposed WIEGO research initiative

- The patterns of labour market participation as workers get older

Connected to

- What forms of support, and gaps in support

As well as

- The impacts of these on patterns of care and inter-generational sharing and support in different contexts.

**We want to develop a realistic framework for policies and programmes that could improve the security and well-being of older people who could not gain that security through their paid work over their lifetimes.**

# Methods in a research initiative

- Drilling down on global and country data sets: how informal work is counted, sectors employing many workers (especially women), ages that people leave work, household composition, inter-generational sharing, health status and health trends
- Country papers on provision of social services for older people
- Specific risks and hazards for informal workers in different sectors – impact over the life cycle
- Special studies
- Participatory studies through organisations of informal workers

# Examples of organisations of informal workers

- Local organisations (often city/ sector-based)
  - ▣ Belo Horizonte Association of Waste Pickers, Accra Indigenous Caterer's Association
- National organisations
  - ▣ National Association of Street Vendors in India, Homenet Thailand, Alliance of Zambian Informal Economy Associations, Self-Employed Womens Association (India)
- Regional organisations
  - ▣ HomeNet South Asia
- International associations and alliances
  - ▣ Streetnet International
  - ▣ International Domestic Workers Federation

# Access to financial services – some avenues to explore



- ROSCAs – continuation of membership after stopping work/ reducing work?
- Formal banking services – Age dependent barriers to access? Special services for older people? (SEWA has its own bank)
- Community-based support – patterns of exclusion and inclusion
- Linkages between systems of support (e.g. South Africa's NGO SaveACT and the state pension)
- Informal money lenders – What positive and what negative roles do they play? Country differences?

# Participatory research, and policy influence



- Participatory research with informal workers on conditions of work
  - ▣ Focus group discussions
  - ▣ Barriers of access to health
  - ▣ Life histories
- Policy dialogues, bringing together informal workers with national and local level departments – social services, health, labour, social development
- International organisations and agencies, trades union, civil society organisations

# Policy and influence

- Influence primary influencers of social protection, and labour studies:
  - ▣ ILO, World Bank, WHO, HelpAge International, national institutes, associations and councils in the field of ageing
- Influence future generation of professionals concerned with gerontology
  - ▣ Influence curricula and research in universities; encourage students in other disciplines to do their Masters and PhD dissertations on the informal economy
- Influence public perceptions
- For all of these, dissemination through journal articles, popular materials, videos, social media

# Recognition of informal workers

As with all other WIEGO initiatives, the over-riding goal is the recognition of informal work as normal work.

- ▣ Recognition of contribution of informal workers to local economy
- ▣ Recognition in law as workers
- ▣ Registration by city authorities as workers
- ▣ Representation as interested parties in negotiations about urban space, and about social protection
- ▣ And in this initiative, the recognition of the economic contribution older workers are making and have made to local and national economies.

Thank you!



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