



**Women in Informal Employment  
Globalizing and Organizing**

WIEGO Budget Brief N° 4

October 2009

# Informal Economy Budget Analysis in Brazil and Belo Horizonte

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Based on research by Ana Paula Salej



# WIEGO Budget Briefs

Budgetary analysis has been used widely to understand how government budgets differentially address the needs and interests of women and men, girls and boys. The global research policy network Women in Informal Employment: Globalizing and Organizing (WIEGO) has initiated a series of informal economy budget analyses (IEBAs). These aim to understand how government budgets address the needs and interests of informal workers, and also investigate what opportunities exist for informal workers, or their representatives, to participate at different stages of the budget process. WIEGO Budget Briefs provide popular versions of the longer country reports for wider dissemination of the research findings. The more detailed reports appear in WIEGO's Working Paper series - see [www.wiego.org](http://www.wiego.org).

This paper was commissioned by WIEGO under the Inclusive Cities Project.

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Published by Women in Informal Employment: Globalizing and Organizing (WIEGO)  
A Charitable Company Limited by Guarantee – Company No. 6273538, Registered  
Charity No. 1143510

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Cover photograph by: Sonia Dias

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## Introduction: Describing Brazil and Belo Horizonte

This booklet looks at how federal, state and local government budgets affect informal workers in Brazil. It looks, in particular, at how they affect waste pickers and street vendors in Belo Horizonte.

Brazil is the fifth largest country in the world in terms of geographical area and has the fifth biggest population in the world. In 2007 the population was about 184 million, 51.2% of whom were female. The country has many different racial and ethnic groups.

Brazil has the tenth largest economy in the world. But it also has high levels of poverty and one of the highest levels of inequality in the world. Inequality has fallen since the implementation of Brazil's Real Plan in 1994. In 2007 the Gini coefficient, which measures inequality, was 0.53.

In 2005 about 4.2% of the population lived in extreme poverty and 7.5 million people lived in households with incomes of less than one US dollar a day. In 2007, the overall unemployment rate was 8.4%, but the unemployment rate for poor people was 19.7%. In 2008, on average, women earned about 71% of what men earned.

Brazil is a federal republic. It has 26 states and 5,564 municipalities. Minas Gerais is one of the 26 states, and is located in the wealthy south-eastern region of the country. In 2007 Minas Gerais had nearly 20 million inhabitants, of whom 50.9% were female. In 2007, the unemployment rate was 7.4%. 36.0% of employed people in Minas Gerais are women. 75% of the employed women are in the formal sector or employed by government or the military.

The capital of Minas Gerais is Belo Horizonte (BH). Belo Horizonte's population is 2.4 million. The city produces 1.4% of the total wealth of the country and 15.2% of the wealth of Minas Gerais. It is the distribution and processing centre of a rich agricultural and mining region and expanding industries, including many multinational companies.

The Metropolitan Region of Greater (Grande) Belo Horizonte (RMBH) consists of 34 municipalities. Its population is nearly 5 million, of whom 51.8% are female.

In 2008, nearly half (46%) of all employed people were women. Women's employment grew faster in Belo Horizonte than in the rest of the country between 2003 and 2008. Nevertheless, in 2008, when Belo Horizonte's overall unemployment rate was 6.5%, 58.1% of the unemployed were women. About half of unemployed people were aged 25-49 years and more than half had studied for 11 or more years.

In 2008, more than half (59.2%) of employed people worked in enterprises with 11 or more employees, 35.3% were in enterprises with 5 employees or fewer and 5.9 in enterprises with between 6 and 10 employees. Over two-thirds (68.2%) of employed people made welfare contributions.

## The informal sector in Brazil and Belo Horizonte

From 1930 to 1940 Brazil's government passed many labour laws. In 1943 the President issued the Consolidação das Leis do Trabalho (CLT) which brought together many laws into a single law. CLT contains rules for just labour relations, including a minimum wage, work hours, leave and other rights. The law also defines what is formal and what informal work. Formal workers are those who have a Carteira de Trabalho which shows that they have a registered employment contract and gives them access to labour-related social benefits. This means that in Brazil we can define informal employment to include all employees without registered contracts, plus own-account workers and unpaid workers in family businesses.

The table below shows that in 2008, 28.9% of workers in RMBH were working as employees without registered contracts and 16.7% were own-account workers. The table does not show unpaid workers in family businesses.

### Percentage distribution of paid workers in RMBH, 2008

Formal	62.1%
– Private sector with registered contract	44.9%
– Government and military	12.1%
– Employer	5.0%
Domestic work	8.6%
Informal	28.9%
– Private sector without registered contract	12.2%
– Own-account work	16.7%
Total	100.0%

23% of the workers with no registered contract worked in trade and 32% in services. More than a quarter of those working in services were in areas such as education, health and social services that are partly delivered by government. Of the own-account workers, 25% are in trade and 30% in services.

All workers with registered contracts must make contributions to welfare schemes. These contributions give them access to social benefits. Self-employed workers can also make these contributions but only about a fifth do so. In 2008, 68.2% of RMBH's workers made welfare contributions.

In 2008, the average monthly income of own-account workers was R\$1,014. The average income of women own-account workers was about two-thirds the average income of men.

The income of self-employed people who contributed to welfare was R\$1,921, compared to R\$776 for those who did not contribute to welfare. In 2006, workers without registered contracts earned about 10% less than those with registered contracts, and own-account workers earned about 35% less than formal workers.

## Main problems facing informal workers

Brazil's Constitution says that labour is a right. By doing paid work, workers get income, they get access to labour-related benefits, and they feel part of society.

Because informal workers earn less than formal workers, they do not fully enjoy this right. Reasons for lower earnings include lack of customers and lack of access to credit. Workers without contracts do not get benefits such as paid leave, 13th cheque, child bonus, transport allowance, paid sick leave, or payment when they stop working because they are dismissed or retire.

Low incomes mean that informal workers struggle with other rights. For example, Brazil has a free public health service, but there are many problems with the service, including long waiting times and poor quality. Yet most informal workers cannot afford to use private health services. And the workers lose earnings when they visit health facilities in contrast to formal workers who get paid sick leave.

Informal work can create health problems. Long hours of work in unhealthy conditions have a negative impact on both physical and mental health. Informal workers do not get any compensation if they are injured or become ill because of their work.

Informal workers who work in the street suffer because of the poor working environment. Many also fear the police and other forms of public control. Some types of informal work are classified as illegal.

Some informal workers do work – such as domestic work and waste picking – that is looked down upon by other people. These workers are sometimes ashamed of their work. They want their children to study and do work that is more respected – and better paid.

Informal workers are less likely than formal workers to be members of trade unions or other worker organisations. The low level of organisation weakens their power to negotiate with employers and government officials, and to put forward strong demands.

The waste pickers in Belo Horizonte are better organised than most other informal worker groups. Through their organisations, they have been able to put forward demands for better infrastructure such as recycling centres, for better equipment including for protection equipment, and for social protection. By organising they have also reduced competition between different groups of waste pickers.

## Government and informal workers

In this booklet we look, in particular, at two groups of informal workers to see how they are affected by government policies and budgets. The first group is waste pickers. They are a group for whom government has some specific policies, actions and budgets. The second group is street vendors. Urban policies affect this group, but government does not have many programmes and budgets to assist them.

### **Waste pickers**

Waste pickers collect materials from mixed waste that can be recycled or re-used. Government's official survey found nearly 230,000 people doing this work in Brazil in 2006. About one-third were female, and 10% were under 16 years of age. Male waste pickers were much more likely than female pickers to be going to school.

In the past, waste pickers in Belo Horizonte used manual carts, sorted the waste on the streets, and slept next to the materials they had collected because they did not have a proper place for sorting and storage. Municipal officials saw the workers as hindering the work of the local sanitation department.

In 1987, Belo Horizonte Archdiocese started organising meetings with and about waste pickers. These activities led to the establishment of the Waste Picker's Association, ASMARE, in 1990. ASMARE is not classified as a cooperative, but it operates like a cooperative.

At first ASMARE and the municipality did not work well together. But in 1993, when the Workers Party won the elections, Belo Horizonte's municipal administration started responding to the demands of the waste pickers for the right to work in the city and a proper place to sort their materials. The city's sanitation department introduced a new solid waste management system which included a role for waste pickers. In 1993, the municipality signed a formal agreement to work with ASMARE. In later years the municipality also started working and supporting other waste picker organisations. By 2008 there were 13 waste picker cooperative organisations in Belo Horizonte, with more than 400 associates (members). Average monthly earnings ranged from R\$50 in one of the newer, smaller cooperatives, to R\$370 in ASMARE.

### **Street vendors**

Street vending is one of most common informal activities in Brazil. For this booklet, we group street vendors into three categories – vendors in malls, vendors at fairs, and food vendors.

Until 2003, those who are now vendors in malls operated from one place, usually a shack on the street, and had to get official permission each year to work in that place. They had to pay a fee for the permit to sell from that place.

In 2003 the municipality developed a new plan, Centro Vivo, for the central area of Belo Horizonte. One part of this plan was to create shopping malls from which the vendors could operate. This plan allowed the vendors to remain in the middle of the city where they could find many customers, and also to remain visible to customers.

The transfer of the vendors started in 2003 but some vendors were not allocated places until 2007. Six malls were established, providing space for about 2,500 stands, with an average of three workers per stand. About 30% of the workers are women.

In 2005 the municipality established a department to coordinate the malls. The malls are managed by a council on which the municipality is represented. The other members of the council are the private entrepreneurs responsible for the mall's administration and a representative of the vendors.

Craft products, antiques, flowers and processed food are sold in fairs organized by the municipality. In Belo Horizonte, many informal workers sell at these exhibitions which are held in many parts of the city. Centre-South Regional Administration has a department that organizes five exhibitions each week. More than two thousand people exhibit at the fairs, and more than three-quarters of them are women. Many vendors sell goods that are produced by their families. This means that the number of workers producing the goods sold is several times bigger than the number of exhibitors.

The vendors have organized themselves into associations which, unfortunately, do not work well together. This weakens the voice of vendors.

Food vending attracts people who are unemployed because it does not cost much to set up a business and to buy or make the goods that are sold. Food is sold on the streets and in other public places. Most workers have low education. Some do not know about health and hygiene. This brings risk to both consumers and sellers.

When the malls were established, street vending was meant to come to an end. But today there are still people selling popcorn, hot dogs, churros and homemade desserts in the streets. In addition, the Municipality of Belo Horizonte organizes various types of fairs where vendors can sell food.

- The seven organic fairs are for selling fruits, vegetables and grain. There are only seven registered producers, and only one of them is a woman. But many of the registered men probably have a wife who works with them.
- At the free markets that operate in streets and squares of the city, vendors can sell vegetables, dairy, meat, fish, and biscuits. 84 vendors are registered for these markets, and 32 of them are women.
- Since 1995, the *Feiras Modelo* have provided space for workers to sell food, flowers, drinks and popular food to people enjoying leisure at night. There are 47 registered exhibitors, 19 of whom are women.

Overall, across the three types of fairs there are 251 exhibitors, 50 of which are formal companies while 201 are individuals. 38% of the individuals are women.

In Belo Horizonte, unlike other municipalities, vegetable marketing is centrally managed through the programme Markets and Fairs. This is done as part of larger policy around food supply. The municipality is also trying to revive vegetable trading in areas where supermarkets have undermined the trade.

## Budget analysis

Government planning in Brazil is structured around three instruments: the Plano Plurianual (PPA), a multi-year plan; the Lei de Diretrizes Orçamentárias, the law which establishes the budgetary guidelines; and the Lei Orçamentária Anual (LOA), the annual budget law. This booklet looks at the PPA and the LOA of the federal, state and municipal governments.

The PPA covers four years. It begins in the second year of one administration and ends in the first year of the next administration. It guides the preparation of the annual budget. The executive draws up the PPA but the legislature must discuss and approve it. The legislature must also receive reports from the executive on how it is implementing the plan.

The LOA sets out the expenditures and says how they will be funded.

### The federal budget

In 2008 total government expenditure at national level was set at R\$1,258.8 billion. The Labour function was allocated R\$22.7 billion, 1.8% of total expenditure. Most of this expenditure was for the Ministry of Labour and Employment. Other ministries that received funding under this function were National Integration and Industrial Development and Foreign Trade.

58.1% of the **Ministry of Labour and Employment's** budget – R\$20,532 million – is for the employment and income area. Most of this money goes to the programme Integration of public policies for employment, labour and income which supports the Public System of Employment, Labour and Income. This system organizes initiatives to improve employment, labour and income. The term 'public system' says that the federal government works together with the state and municipal governments to provide these services. The system is responsible for the minimum wage. It also manages two benefits: the wage bonus paid to low-paid workers on Programa de Integração Social and Programa de Formação do Patrimônio do Servidor Público, and the unemployment benefit. The system is also responsible for administration of the registered employment contract and for bringing together registered unemployed people and employers. Finally, Youth Policy and Qualification both provide for vocational training, with a focus on unemployed people.

The wage bonus and the unemployment benefit payments use about 98% of the Ministry's budget. These benefits do not help informal workers.

Outside the employment and income area, qualification activities are funded by the Ministry's Professional and Social Qualification Programme. In 2008 this programme received R\$140.3 million, less than half a percent of the ministry's total budget. Two of the planned activities could benefit informal workers. Planteqs occupational training courses organized by the state and municipality were allocated R\$39.3 million. Vocational training for domestic workers and other vulnerable groups was allocated R\$5.2 million. However, the 2008 money was not spent. For 2009 R\$3.0 million is allocated for training of domestic workers and other vulnerable groups.

The Ministry also has two credit programmes, the Programa de Geração de Emprego e Renda (PROGER) and the Programa Nacional de Microcrédito Produtivo Orientado (PNMPO). These programmes can help informal workers.

The PROGER provides credit to people who want to start or grow their business. It targets people who have difficulty in getting credit from elsewhere. The target groups include entrepreneurs with small family businesses engaged in activities such as carpentry, making clothes, food, homemade jams and crafts; small and micro-enterprises; and cooperatives and production associations formed by small and micro-entrepreneurs in urban and rural areas. In 2006 6,648 family entrepreneurs were helped with a total of R\$36.8 million. The family entrepreneurs accounted for less than half a percent of all PROGER's loans in that year, and only half a percent of the total money loaned.

PNMPO provides credit at low interest rates. In 2008 1.3 million operations were supported. At the end of 2008 there were 640,448 active clients, of whom 64% were women. 89% of the clients were in trade, 7% in services and 3% in industry.

The Ministry of Labour and Employment also has an area of activity related to the solidarity economy. Its main actions are organized under the programme Solidarity Economy in Development. This programme received R\$21.4 million from the Ministry of Labour and Employment in 2008, but it also received money from elsewhere. Its total budget for 2008 was R\$57.4 million.

The Ministry's Information System on the Solidarity Economy has information on 21,859 initiatives. The data were collected between 2005 and 2007. Associations or cooperatives make up 61.5% of the initiatives, and informal worker initiatives 36.5%. Nearly 4,000 of the initiatives involve only women.

Another cross-ministry programme that focuses on the solidarity economy is Urban Solid Waste. The Ministry's Solidarity Economy database shows 520 initiatives doing recycling work. The Urban Solid Waste programme is managed mainly by the Ministry of Environment. The programme recognizes waste pickers as partners in promoting recycling. A new law passed in January 2007 allows associations or cooperatives of low-income individuals to be recognized by government and to provide waste picking services for government without bidding. The Ministry of Employment and Labour is responsible for encouraging the organization of the cooperatives. In 2008 the Ministry spent R\$0.4 million on this activity, much less than the allocated amount of R\$11.6 million. In 2009 R\$8.5 million was allocated for this activity.

The Brazilian Craft Programme falls under the Ministry of Industrial Development and Foreign Trade. It covers actions such as training of craftspersons, assistance with commercialization, and development of a network of craft cooperatives. The Ministry of Industrial Development and Foreign Trade spent R\$2.1 million on this programme in 2008. The Ministry of Labour and Employment also allocated a small amount for this programme. For 2009 the combined allocation of the two ministries is R\$10.7 million. There are no statistics available on the number of craftspersons assisted.

## Minas Gerais budget

The total Minas Gerais state budget in 2008 was R\$35.6 billion. The function Labour was allocated R\$30.2 million, less than 0.1% of the total budget. Most of the Labour function money was allocated to the State Secretary for Social Development. The State Secretary for Planning and Management was also allocated some money, but this was for public sector workers. So it is

not relevant for this booklet. There are also programmes outside the function Labour that affect informal workers in the State Secretary for Environment.

The total budget of the **State Secretary for Social Development** (SEDESE) was R\$134.9 million in 2008. Its actions on labour, employment and income fall under two programmes, Travessia and Public Policy on Labour, Employment and Income.

Travessia is a priority programme of the current government. SEDESE coordinates the programme, which involves several other government agencies that are responsible for activities that include health, education, housing, environment, sanitation, social organization and income generation. The programme targets the poorest and most vulnerable areas. In 2008 Travessia's budget was R\$20.0 million plus R\$10.0 million for the project Usina Mineira de Trabalho. This project aims to make poor people more 'employable'. It includes training for qualifications that will help with getting jobs and entrepreneurship. The project can help informal workers but is not targeted at them.

The Public Policy on Labour, Employment and Income had a budget from the state of R\$ 25.4 million in 2008. It works as part of the national policy on employment and income, with funds transferred from national government. Minas Geras state runs 108 units of the National System of Employment (SINE). SINE provides free services that help workers find jobs and training. Informal workers can benefit from these services but most services are not targeted at them. The budgets for development of incentives for association (R\$5.8 million) and promotion of the solidarity economy (R\$0.9 million) could directly benefit informal workers.

The budget of the **Secretary for Environment** also has an action to support the development of cooperatives and associations of waste pickers. The action was allocated R\$0.4 billion in 2008 after parliament amended the budget. This shows that waste pickers have support and recognition in the state parliament. The money is used both for help in forming associations and for construction of sheds for storing collected materials and equipment.

The Secretary for Environment coordinates the State Forum on Waste and Citizenship, where government, collectors and others who are part of the waste 'cycle' come together for discussions. The Secretary for Environment also organises the Festival on Waste and Citizenship where participants discuss ideas on municipal solid waste and citizenship and make proposals for municipal, state and national policies.

In 2008 the **State Secretary for Economic Development** had a budget of R\$0.3 million for promotion of craft in Minas Gerais. Actions include marketing strategies and training of workers.

## Belo Horizonte budget

In 2008 Belo Horizonte's total budget was R\$5.1 billion. The function Labour received R\$16.4 million, 0.3% of the total municipal budget. The money was allocated to the municipal secretaries or deputy secretaries of Social Policy, Food Supply, Administration and Human Resources, and Human Resources. The last two received 86% of the labour function budget for their actions, all of which focus on public sector workers. This left only R\$2.3 million for actions in respect of ordinary citizens, including informal workers. Most of this money was allocated to the Secretary for Social Policy.

There are also actions outside the Labour function that fall under the Municipal Secretaries of Social Policy, Food Supply, and Social Assistance and Citizenship Rights.

The **Municipal Secretary for Social Policy** (SMPS) has four deputy secretaries: social assistance, food supply, sports and citizenship rights. Each deputy secretary has its own budget and programmes. The Secretary is responsible for strategic and cross-cutting programmes. Its budget was R\$10.3 million for 2008.

The Labour, Employment and Income Public System is one of the most important cross-cutting programmes. It had a budget of R\$2.2 million in 2008. Two-thirds of this money came from the national government. Activities are done by three branches.

The first branch is responsible for linking workseekers and employers, unemployment benefit and vocational training. The municipality runs 3 SINE units together with the state government. The money to run the SINE units comes from the federal government. One of the SINE units focuses on people participating in social programmes. The unit tries to encourage the different municipal programmes to work together.

The second branch is the qualifications branch which offers training courses. The third branch promotes the solidarity economy, and targets people who experience difficulty in being included in the labour market.

All three branches can benefit informal workers. The third branch directly targets informal workers. In 2007 the third branch had 122 production groups, with about 530 informal workers, on its register.

Two other cross-cutting programmes of SMPS also have labour-related actions. BH Cidadania targets vulnerable areas of the city and encourages different government initiatives to work together in these areas. BH Cidadania's actions include vocational training. Bolsa Familia is a national income transfer programme that started in 2003. Local government is responsible for the register of beneficiary families and monitoring of families. In Belo Horizonte there are about 70,000 beneficiary families. If a Bolsa Familia beneficiary is not employed, SINE will register the beneficiary and try to help them find work. The programme also has a partnership with a local university that is helping 90 families in the Barreiro region of the city to create and develop food-processing businesses.

The Municipal **Deputy Secretary of Food Supply** promotes urban agriculture, access to food at subsidized prices, supply and regulation of the food market, and nutrition education. Its programmes include vocational training in food processing. Informal workers attend many of these courses and learn to produce bread, pizza, cakes, and other specialties. The training budget for 2008 was R\$0.1 million. The registration fee for most courses is relatively low. Some courses are also sponsored by food companies which provide the ingredients.

The deputy secretary also controls the food markets and street food fairs where informal workers sell their goods. In 2008 the budget for regulation and support to the food market was R\$0.9 million.

The Municipal **Deputy Secretary for Social Assistance** is responsible for implementing the national social assistance policy within the municipality. Activities include services and projects that can help people earn income. The budget for the labour-related activities was R\$4.0 million in 2008.

The Socio- and Professional Education Service, also known as Qualificart, provides vocational training. Protected Insertion in Work helps people with disabilities and adolescents find work. Both of these services can benefit informal workers but are not targeted to them. Insertion in Productive Activities directly targets informal workers using the solidarity economy approach. This programme works with public and private institutions to support the formation and maintenance of collective groups of producers. In 2008 the programme helped 628 people, including waste pickers.

The Municipal **Deputy Secretary for Citizenship Rights** promotes the integration of social groups such as women, black people, people with disabilities and homosexuals.

In 2008 it had a budget of R\$0.4 million for Productive and Social Inclusion. Some of this money is used for the Professional School Raimunda da Silva Soares and the Citizenship Space. The school is in a poverty-stricken area and provides professional training for black people. The citizenship space is a fair where women producers operate and receive training. In 2007 the fair had 200 stands and nearly 800 women benefited from using these stands or the training.

## Budgets for the waste pickers and vendors

Above we looked at general budget allocations that can assist informal workers. In this section we look at budget allocations that could help each of the two case study groups of informal workers.

### **Waste pickers**

The partnership between waste pickers' associations and the municipality started in the 1990s. This partnership includes financial assistance. In some years the municipality's contribution has been more than 40% of ASMARE's total income. The municipality also supports other waste pickers' associations. By 2008 four of the 13 waste picker organisations had similar signed agreements with the municipality. Three other organisations receive assistance through other municipal departments or projects.

Besides direct financial assistance, the types of assistance provided by the municipality include renting of warehouses, subsidization of security services, water and electricity, and collaboration in collecting recyclables and rejected waste.

All the waste pickers' organizations participate in the Belo Horizonte Waste and Citizenship Forum.

### **Street vendors**

Vendors in malls benefit from the R\$0.4 million that the municipality uses to maintain and manage these malls. The department is placing emphasis on legal registration of vendors. In 2007 they ran workshops called 'Legalize Já'. They brought the Internal Revenue Service, Banco do Brasil and organizations that give support to small and micro-entrepreneurs to the workshop to talk about formalization, credit and professionalization. In 2009 they plan to promote discussions about cooperatives. The workshops are funded by the Municipal Secretary for the Center-South Regional Administration.

Vendors at fairs benefit from the money that the municipality spends on organising the fairs. The department says that they have tried to promote training courses but workers were not interested.

Food vendors benefit from the R\$0.9 million allocated for regulation and support to the food market.

Overall, from the above we see that federal, state and local government do have policies, programs and budgets that benefit informal workers. There are many different policies and programs. Overall, government policies and budgets for informal workers put most focus on vocational training as the way to reduce poverty. In recent years government has also introduced programs on the solidarity economy. These put more emphasis on informal workers organizing and working together.

**About Inclusive Cities:** The Inclusive Cities project aims to strengthen membership-based organizations (MBOs) of the working poor in the areas of organizing, policy analysis and advocacy, in order to ensure that urban informal workers have the tools necessary to make themselves heard within urban planning processes. Inclusive Cities is a collaboration between MBOs of the working poor, international alliances of MBOs and those supporting the work of MBOs. For more information visit: [www.inclusivecities.org](http://www.inclusivecities.org).

**About WIEGO:** Women in Informal Employment: Globalizing and Organizing is a global research-policy-action network that seeks to improve the status of the working poor, especially women, in the informal economy. WIEGO builds alliances with, and draws its membership from, three constituencies: membership-based organizations of informal workers, researchers and statisticians working on the informal economy, and professionals from development agencies interested in the informal economy. WIEGO pursues its objectives by helping to build and strengthen networks of informal worker organizations; undertaking policy analysis, statistical research and data analysis on the informal economy; providing policy advice and convening policy dialogues on the informal economy; and documenting and disseminating good practice in support of the informal workforce. For more information visit: [www.wiego.org](http://www.wiego.org).



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