

Jacques Mallard, ILO

Social Protection for Women in the Informal Economy



International Labour
Organization
Social Security
Department



Strategies and
Tools against
Social Exclusion
and Poverty



STEP

Strategies and Tools against Social Exclusion and Poverty An ILO Global Programme

In the spirit of ILO's concrete contribution to the World Summit for Social Development (1995) and to its follow up through "Geneva 2000", STEP is an operational tool to promote the extension of social protection for men and women workers in the informal economy. STEP aims to bolster the confidence of the excluded so that they realise that not only do they have the right to seek basic human security and universal and equitable access to social protection services, but that they also have the ability.

One major area of concentration for all STEP's activities is in its efforts to make women more visible in their social and economic roles, and to conduct all activities with careful gender considerations. This effort also contributes to ILO's overall preparations for the follow up to the Fourth World Conference on Women in Beijing (1995) through the "Beijing plus 5" in 2000.

Through a participatory approach, STEP works in the field of micro-insurance as a means for the excluded to claim their basic human security, such as equitable access to health care and other social protection services. The STEP strategy includes the implementation of development projects, action research, advocacy and policy dialogue. STEP works in partnership with governments, workers' and employers' organisations, international development organisations, research centres, group-based organisations (social economy) and selected NGOs.

WIEGO

Women in Informal Employment: Globalizing and Organizing

Women in Informal Employment: Globalizing and Organizing (WIEGO) is a worldwide coalition of individuals from grassroots organisations, academic institutions, and international development agencies concerned with improving the conditions and advancing the status of women in the informal economy, through better statistics, research, programmes, and policies. Through a consultative planning process, WIEGO has identified five major programme themes for its work: social protection for the informal workforce; urban policies, particularly as they affect street vendors; global markets (i.e. trade and investment patterns), particularly as they affect homebased workers; the organisation of women who work in the informal sector and their representation in relevant policy-making bodies at local, national, and international levels; and statistics on the size and contribution of the informal economy. Project activities under each of these themes are undertaken by interested individuals and institutions around the world.

ILO-STEP and

WIEGO Workshop

on

Social Protection for

Women in the Informal Economy

WORKSHOP REPORT

Geneva, 6-8 December 1999



International Labour
Organization
Social Security
Department



Strategies and
Tools against
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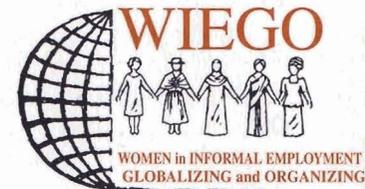


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I. Introduction

In December 1999, the global programme called Strategies and Tools against Social Exclusion and Poverty (STEP) of the International Labour Organization and the global policy-research coalition called Women in Informal Employment: Globalizing and Organizing (WIEGO) co-organised an international workshop on “Social Protection for Women in the Informal Sector” with support from the World Bank and the International Development Research Center.

Over the past two decades, employment in the informal economy has risen rapidly in all regions. Even before the recent financial crisis which forced many retrenched workers and poor households to take up informal activities, official statistics indicated that the share of the informal economy in the non-agricultural workforce ranged from 60 percent in Latin America to 45-85 percent in different parts of Asia to 75 percent in Africa. Existing data also suggest that a greater share of women, than men, work in the informal economy. In developing countries, the majority of economically active women work in the informal economy. Moreover, women everywhere are concentrated in the least secure and lowest paying segments of the informal economy: as homebased producers, street traders, and casual or sub-contract workers.

The purpose of the workshop was:

- ▶ to identify effective ways of providing social protection to those who work in the informal economy, especially women;
- ▶ to exchange practical experiences and research findings on what is currently being done to extend social protection to informal economy workers through both existing mainstream schemes and innovative alternative schemes, and to look at these initiatives from a gender perspective;
- ▶ to prepare recommendations for future programmatic, research, and policy initiatives by WIEGO, ILO-STEP, and other development partners committed to providing social protection to informal economy workers; and,
- ▶ to contribute to ILO's efforts to prepare for the follow-up to Copenhagen plus 5 and Beijing plus 5.

The workshop brought together representatives from a range of institutions: governments, worker and employer organisations, local and international non-governmental organisations (NGOs), grassroots membership organisations, micro-finance institutions, international development agencies, and research institutions. Some 80 persons from over 25 countries—from both the South and the North—participated in the workshop.

The workshop was opened by the Director General of the ILO, Juan Somavia, who underscored the need to promote the social and economic security of all people, especially women and those who work in the informal economy. After the official opening, an overview paper entitled Learning from Experience: A Gendered Approach to Social Protection for Women in the Informal Economy, which had been specially commissioned for the workshop, was presented by the authors.* This overview paper presents a normative and analytical framework for thinking about social protection for all workers, especially those who work in the informal economy, from a gender perspective. The paper also includes case studies of a variety of approaches to social protection from different parts of world and concludes with recommendations for future research, operational programmes, and collaborative partnerships. The paper was well received and provided a common conceptual framework for the discussions that followed.

The workshop was organised around four plenary sessions followed by breakout group discussions. In three of the plenary sessions, panelists and discussants shared their knowledge and experience on specific components of social protection: integrated social insurance schemes; health insurance schemes, including occupational health and safety benefits; pension and safety net schemes. The papers prepared for these sessions served to illustrate a variety of operational approaches and to raise a number of conceptual and practical issues, including: the nature and intensity of different types of risks; the mechanisms and coverage of different schemes; and the role of different institutions. A fourth plenary session focused on the roles of different institutional players, including local women's organisations, and on alternative institutional arrangements between different players (see Annex 1 for the Agenda of the workshop).

The participants contributed actively to the plenary and breakout group discussions and proposed a comprehensive set of recommendations. This report presents a brief synthesis of the overview paper, the discussions at the workshop, and the recommendations that came out of the workshop.

* The overview paper was written by Frances Lund, of the University of Natal, and Smita Srinivas, an independent consultant, with funding from the World Bank.

II. Synthesis of the Overview Paper

The Challenge -

At the millennium, social protection for all men and women workers—and especially for workers in the informal economy—is a core issue on the global development agenda. In the past, in both industrialized countries and non-industrialized countries, employers provided insurance for workers (and their families) against a range of contingencies and the state provided additional social assistance to those unable to work or earn their livelihood. In the developing world, however, relatively few workers received benefits through their place of employment and relatively few countries had publicly-supported pension schemes, subsidized health care, or other social protection measures. In the absence of formal systems of social security or when they are not covered by such systems, the working poor in developing countries have had to rely on informal sources of social protection as well as their own resources. But the benefits from such informal sources are seldom adequate and often uncertain, especially during widespread economic crises.

In today's global economy, work or income insecurity is on the rise and existing systems of social protection are on the decline. Workers in the formal economy have seen their benefits shrink as employers restructure labour contracts and governments reduce or privatize state assistance. Moreover, a large and increasing share of the global workforce—particularly in developing and transition countries but also in industrialized countries—works in the informal economy. Evidence suggests that on average, worldwide, incomes are lower and economic insecurity is higher in the informal economy than in the formal economy. Yet the majority of those who work in the informal economy are not protected by statutory social security schemes. Informal systems of social protection, which depend wholly on the resources of workers, are clearly not a substitute for support from the state and employers.

There are strong links between being a woman, working in the informal economy, and facing economic insecurity. This is because a larger share of economically active women than men works in the informal economy. This means that men are more likely than women to work in the kinds of jobs that have social security benefits. Also, there are significant gender gaps in incomes and work security even within the informal economy as fewer women than men are entrepreneurs who run their own businesses and more women than men are sub-contract workers who are paid very low wages.

Currently, there is a growing demand for social protection from all workers worldwide in both the formal and informal economies. This demand has generated a range of responses: from those who argue that neither the state or employers should provide protection, to those who favour targeted short-term assistance or support to informal systems of protection, to those who argue for some form of basic minimum income for all citizens.

The overview paper presented at the workshop reflects an alternative approach—an approach that:

- ▶ seeks to promote and support the *capacity of men and women in the informal economy* to participate in existing social protection schemes or build their own social protection mechanisms;
- ▶ reflects concern that all responsibility for risk and social provision *should not be downloaded on the poor*; and, therefore,
- ▶ advocates an *active role for different institutional players*, including: the state, the private sector (both owners and employers), trade unions, and other organisations of civil society.

The Platform -

Core Contingencies: Workers in the informal and formal economy worldwide face a common set of core risks or contingencies, namely:

- ▶ illness
- ▶ maternity
- ▶ asset loss
- ▶ disability
- ▶ old age
- ▶ death

In addition, they face periodic shortfalls in income due to random crises or shocks such as droughts, floods, or civil unrest. It should be noted that the concept of “unemployment” as a contingency was seen as somehow inadequate or misplaced in the case of those who work in the informal economy, especially if social protection is not available. In the absence of social protection or unemployment insurance, those who face unemployment seek other ways to earn a livelihood, engaging in survival activities if necessary.

The core provisions to cover or cushion such contingencies include:

- insurance: to cover illness, maternity, asset loss, death
- pensions: to cover old age, disability, death
- safety nets: to cover shortfalls in income due to random shocks

Insurance refers to systems in which individuals themselves make contributions (that is, pay premiums) into a risk-pooling group in expectation of future benefits to cover stipulated risks, typically: illness, maternity, asset loss, or death. The term *social insurance* is used in the overview paper, and elsewhere, for insurance systems that are designed to cover contingencies or individuals that market-based insurance systems do not typically cover. The term *micro-insurance* has been coined in recent years—and is used here—to refer either to insurance schemes targeted at the poor without state management or, more specifically, to insurance products offered by micro-finance institutions.

Experience suggests that many mutual insurance schemes, due to the small size of the risk-pooling group, have coped effectively with many of the classical insurance problems, including: moral hazard, free-riding, adverse selection, or information asymmetry. However, there is a concern that the poor should not have to absorb all of the risks associated with working in the informal economy. Alternative systems that spread the risk across a wider group or spread the risk to the state, employers, private insurance companies, micro-finance institutions, or other non-governmental intermediaries should also be tested and developed.

Pensions represent a form of long-term savings to provide benefits for old-age, disability, and death. There are three basic types of pension schemes: *statutory public schemes* financed by taxes and/or contributions by employers, government, or workers; *non-statutory private systems* financed by contributions from employers, government, or workers; and *privatized market systems* financed by individual contributions at rates determined by market forces. The coverage of informal workers under statutory and non-statutory schemes is quite low because their employment status remains obscure, their labour contracts are particularly

tenuous or shifting, or they are self-employed. The capacity of informal workers to subscribe to privatized market systems out of their personal savings is also quite low. However, many organisations of (or for) informal sector workers have shown that, when the conditions are right, poor workers can and will save. There is a need, therefore, to design special pension benefit packages for informal men and women workers, including the self-employed. If financing old age benefits proves too costly, benefits to the disabled and to those who survive the death of a breadwinner should be seen as a minimum core package for the state and/or employers to provide.

Social safety nets, as used here, refer to measures such as food subsidies, cash transfers, or labour-intensive public works, which are introduced on a temporary or interim basis to off-set periodic shortfalls in income due to random shocks, such as droughts, floods, civil unrest, or more chronic shortfalls among certain groups. Many developing countries, particularly those whose social protection systems are not comprehensive or favor workers in the formal economy, offer social safety nets during periodic crises to targeted groups of the population. In some development circles, social safety nets, notably, labour-intensive public works, are seen as the only feasible policy response to income insecurity in the informal sector (see, for example, the *World Development Report 1995*). Whereas social safety nets are a necessary component of a core set of provisions and have been effectively administered in many countries, they should not be seen as a sufficient response to even a minimum core set of contingencies faced by those who work in the informal economy.

Core Principles -

In making the case for social protection for all men and women workers, especially those who work in the informal economy, the overview paper calls for an approach that is gendered, institutional, and risk-specific, as follows:

Gendered: All initiatives should take into account the socially constructed position of women, including the specific risks and contingencies associated with the roles and responsibilities ascribed to them by the societies in which they live. Also, all initiatives should recognize the differential access of men and women to existing forms of social protection and should seek to extend all schemes to women rather than to build special programmes for them.

Institutional: All initiatives should look at the institutional and regulatory environment in which people work and keep open the possibility for an active role for all institutional actors, including: the state, employer and worker organisations, large companies, private insurance companies, non-governmental organisations, community-based organisations and international development agencies.

Risk-Specific: All initiatives should analyse the different sorts of risks posed to informal sector workers in different sub-sectors or industries, at different stages of the life cycle, in different seasons and geographic settings, and in different parts of the world.

In addition, the overview paper calls for an approach that is:

Context-Specific: All initiatives should analyse and address the capacities of different institutional players and the nature of the wider environment (demographic, regulatory, and cultural) in each context.

Incremental: All initiatives should seek to provide a minimum core set of provisions that can be incrementally improved on or expanded.

Participatory: All initiatives should involve the target group or beneficiaries in the design, implementation, and monitoring—not just the financing—of social protection schemes.

Finally, and perhaps most fundamentally, the overview paper calls for an approach that is both:

***Equitable and Efficient:* All initiatives should pursue a pragmatic mix of equity and efficiency goals by distributing risk and financial obligations in a judicious way to different institutional players rather than downloading all risks and costs on informal sector workers.**

The approach detailed in the overview paper—and summarized above—was widely endorsed by the workshop participants. The recommendations coming out of the workshop reflect the principles of this approach.

III. Recommendations

The workshop participants, in several breakout group discussions, made recommendations for future research, programmes, and policies. These recommendations have been grouped below by type of activity:

- ▶ programmatic or operational activities:
 - pilot projects
 - extension or modification of existing schemes
 - technical assistance and capacity building
- ▶ research activities:
 - case study documentation
 - research studies
- ▶ policy-related activities:
 - policy dialogues

It should be noted that, unless otherwise specified, all of the recommended activities:

- should pertain to both men and women who work in the informal economy;
- should retain a special focus and sensitivity to the needs of women workers; and,
- should seek to respond to the expressed needs and risks of specific groups within the informal sector and to promote class and gender equity.

A. Pilot Projects

- ▶ Explore feasibility of developing pilot insurance and pension schemes based on “good practice” elsewhere.
- ▶ Develop a set of pilot schemes—providing health insurance, integrated social insurance, or pensions—that would test different financing arrangements, risk pooling and management arrangements in different countries or regions. These might include:

- alternative approaches to micro-insurance for different categories of women workers (urban-rural; self-employed, homebased workers, wage workers);
 - integrated maternity benefit and health insurance schemes in selected countries;
 - area-based insurance schemes in selected areas (e.g., selected districts of India); and,
- alternative approaches to integrated occupational health and safety schemes for different sub-sectors.

B. Extension and Modification of Mainstream Schemes

- 1 Promote the adaptation and extension of mainstream schemes to reach and cover workers in the informal sector. These might include: statutory pension schemes, non-statutory pension schemes, privatized pension schemes, and private insurance schemes.
- 2 Analyse and disseminate lessons from national or local government-run schemes that have been able to reach and cover informal sector workers (e.g., in the Philippines and Thailand).
- 3 Promote mechanisms to bridge or link mainstream and alternative schemes, including mutual learning from different approaches.

C. Case Study Documentation

It should be noted that that, in addition to documenting promising cases, comparative analysis and synthesis of selected sets of case studies should be undertaken.

- 1 Document cases of “good practice” to assess financing, risk-pooling, management, and institutional arrangements; the nature of the regulatory environment; and the impact on and perspectives of beneficiaries.
- 2 Document different models of providing insurance, particularly health insurance, to workers in the informal economy that depend, variously, on local communities, health providers, private insurance companies, and micro-finance institutions.

- Document existing models of national or local government involvement in facilitating, supporting, or providing social protection to workers in the informal economy.
- Document models of trade union involvement in facilitating, supporting or providing social protection to workers in the informal economy.
- Document models of private companies that—through employers or sub-contractors—provide social protection to workers in the informal economy, especially industrial homeworkers.
- Document models of private insurance companies that provide insurance to workers in the informal economy.
- Document cases of micro-insurance schemes implemented by grassroots organisations (including women's groups) with funding support from donors, with a special focus on sustainability.
- Document cases of health micro-insurance schemes managed by national, regional, or local women's organisations.
- Document cases of successful health micro-insurance schemes provided through or by micro-finance institutions.
- Document some failed attempts to set up health micro-insurance schemes at the local level.

PROMISING EXAMPLES

HEALTH INSURANCE

Mutual Health Insurance Scheme, Bolivia: The Instituto Politecnico Tomas Katari (IPTK), a non-governmental organisation in Bolivia, instituted a mutual health insurance scheme in 1996. This scheme covers basic health care services, including preventive care and health promotion, out-patient care, medicines, and other services to its members and the general public. More than half of its members—including homebased workers and other informal economy workers—are people excluded from other social security systems or with income below the poverty line. IPTK handles approximately 35,000 consultations per year. The scheme is financed primarily through member contributions but also receives grants from development agencies.

Mutual Health Insurance Schemes, West Africa: There is an emerging and, with some exceptions, dynamic movement of mutual health insurance schemes in West Africa. These schemes have been created recently, cover only a small portion of the population (about 50,000 persons in West Africa), and are mostly still quite weak institutionally. But, if some of these schemes prove efficient and sustainable, they would represent a promising approach to community-financed health insurance for informal workers and producers.

INTEGRATED INSURANCE

SEWA Integrated Social Security Scheme, India: The Self-Employed Women's Association (SEWA) is a registered Indian trade union for women workers in the informal economy. The SEWA Integrated Social Security Scheme, created in 1991 (and subsequently expanded) is the largest comprehensive contributory scheme in India for informal economy workers, with membership of more than 32,000 poor women workers today. This scheme covers approximately 14 percent of all SEWA Union members and provides health, life, and asset insurance and an optional maternity component.

The scheme has developed through a demand-driven process with close involvement of its members. It is financed 1/3 by the members, 1/3 through donor support, and 1/3 through a subsidised scheme by the nationalised Life Insurance Corporation of India and is meant to partially simulate insurance schemes for workers in the formal economy.

PENSIONS

Agricultural Workers Pension Scheme, India: Most states in India have pension schemes for destitute widows and other elderly people. During the 1980s, several states extended social security benefits to the largest occupational group, namely agricultural workers. For instance, the state of Kerala introduced an Agricultural Workers Pension

Scheme in 1980. By the early 1990s, this scheme provided a modest pension to nearly 350,000 agricultural workers who were above 60 years of age and had incomes below a stipulated poverty line.

National Pension System, Japan: In the early 1960s—while it was still a middle-income country—Japan succeeded in covering more than 90 percent of its population with health as well as pension insurance. Depending on their individual employment, the insured entered different tiers of the social security system. In the case of pension insurance, for example, employees of large companies would be insured by the Employee Pension System (EPS) with small subsidies by the government; while employees of smaller businesses, farmers, self-employed and retired persons would become members of the then newly-created National Pension System (NPS), benefits of which were financed by the government to 33 percent for general pensions and up to 100 percent for certain special types of pensions. While there are financial problems surfacing today that are compounded by the extremely rapid aging of Japanese society, the NPS succeeded in quickly extending pension insurance coverage to more than 18 million Japanese previously uninsured, by far the majority of which were women.

Table: Simplified Overview of Japan's Two Largest Public Pension Schemes (1961)

	National Pension	Employee Pension
Membership (million members)	Farmers, self-employed etc. 18.2 million	Company employees 14.7 million
Premiums (as % of wage)	100 Yen (20-34 years old) 150 Yen (35-59 years old)	1.75% Employee (293 Yen)* 1.75% Employer (293 Yen)
State subsidies for admin. cost for benefit cost	100%	100%
	33% [Welfare Pension: 100%]	20% Employee, 15% Family Members
Model benefits (Welfare Pension)	2,000 Yen [Welfare P.: 1,000 Yen]	

*Average wage in manufacturing: about 16,720 Yen

Statutory Social Security for Homebased Embroiderers, Madeira, Portugal: Since the mid-1800s, the Island of Madeira has been known for the handiwork of its many homebased women embroiderers. Until the mid-1970s, however, the embroiderers did not receive any legal protection as workers. In 1974, due to negotiations by the Sindicato dos Trabalhadores da Industria Bordados Tapeçarias (the Union of Madeira Embroiderers), the regional government passed a law that guaranteed basic social security benefits (for old age and disability) to the embroiderers. In 1979, another law was passed that integrated the embroiderers into the statutory social security system of Portugal and, thereby, awarded additional benefits—for sick days and maternity leave—to them. Since then, the Union has successfully negotiated two additional laws: the first guarantees unemployment insurance to the embroiderers; and the second lowers their retirement age (from 65 to 60).

D. Research Studies

It should be noted that, unless otherwise specified, all research studies on topics relating to social protection should take into account the following variables: the gender, sub-sector, and employment status of workers in the informal economy as well as the wider policy and regulatory environment.

- ▶ Study the risks and needs of men and women workers in the informal economy: for example, social protection needs and coverage of all workers in specific sub-sectors or global value chains; or health status of different occupational groups, taking into account working conditions, general health conditions, and wider environmental conditions. Such studies should seek to bridge—or integrate—grassroots experience, knowledge, and perspectives with the detailed data required for actuarial modeling on insurance risk.
- ▶ Study the coverage and impact of existing health insurance, pension, and safety net schemes on workers in the informal economy in different countries, including differential impact by gender, class, and employment. Such studies should address whether and how existing mainstream schemes can be extended or reformed to cover workers in the informal economy, including the hurdles to such reform.
- ▶ Document global trends in the insurance industry, including coverage of low-income groups by private insurance companies; and global trends in the health insurance industry, focusing on private insurance companies.
- ▶ Study impact of different regulatory frameworks, macro-economic policies, and decentralization on the provision of social insurance or social protection more broadly to workers in the informal economy.
- ▶ Document and analyse the role of urban policies and regulations in enhancing or diminishing social protection of women street vendors.
- ▶ Study the operational links between the provision of credit, savings, and insurance products by micro-finance institutions.

- ▶ Study the actual and potential coverage of women in the informal economy by mutual health insurance schemes.
- ▶ Study the financial capacity and motivation of low-income workers in the informal economy to join micro-insurance schemes and privatized pension schemes in selected countries or regions.

E. Technical Assistance and Capacity Building

It should be noted that technical assistance and capacity building measures should be provided on request to different institutional players, including: government agencies, trade unions, cooperatives, employer associations, community-based organisations, women's groups, associations of informal sector workers or entrepreneurs, micro-finance institutions, non-government organisations, and international development agencies.

- ▶ Develop training materials and curricula on how to develop, finance, and manage different social protection schemes, including: health, life, or property insurance and pensions.
- ▶ Organise training programmes on principles and methods of health, life, or property insurance and pensions.
- ▶ Organise capacity building programmes for different organisations, as above. These might include: technical assistance on the methods of different social protection schemes; management training; and workers' education on the rights of all workers to social protection.
- ▶ Organise workers' education programmes for women in the informal economy to empower them to demand their rights to effective social protection services at local, regional and national policy levels.

F. Advocacy and Networking

- ▶ Disseminate information materials, research findings, and training materials related to social protection for workers in the informal economy, through different networks (including ILO-STEP and WIEGO).
- ▶ Promote communication and exchanges between interested and relevant stakeholders: between organisations that already (or plan to) implement or fund health insurance, pension, or safety net schemes for low-income workers in the informal economy; between trade unions on issues relating to insurance, pensions, and safety nets for workers in the informal economy; between micro-finance institutions, cooperatives, and other organisations on issues relating to health insurance and social insurance more broadly; and, between researchers and activists on issues relating to social protection for men and women in the informal economy.
- ▶ Encourage regional information and exchange programmes to build awareness and a knowledge base on the rights of workers in the informal economy to social protection, on the concepts and methods of different social protection schemes.

G. Policy Dialogues

- ▶ Convene national, regional, and international policy dialogues with key stakeholders from the state, trade unions, the private sector, and civil society to promote policies that support:
 - development of alternative schemes to provide insurance, pensions, and safety nets for workers in the informal economy;
 - extension of mainstream insurance, pension, and safety net schemes to workers in the informal economy;
- equitable financing , including government subsidies and employer contributions, for social protection schemes for low-income workers in the informal sector; and,
- participatory and gendered approaches to social protection for low-income workers in the informal economy.

H. International Partnerships

- ▶ Promote partnerships between different institutions working for the extension of social protection to workers in the informal economy, including: government agencies, trade unions, cooperatives, employer associations, community organisations, women's groups, micro-finance institutions, non-governmental organisations, research institutions, and international development agencies.
- ▶ Promote capacity building of different institutional players to provide social protection to those in the informal economy by:
 - highlighting the role and capacity of governments in regulating or facilitating the insurance industry;
 - analysing the economic and political feasibility of different approaches to social protection;
 - identifying opportunities and constraints to “down-scaling” mainstream systems of social insurance, pensions, and safety nets to cover workers in the informal economy;
 - identifying advantages and constraints to “up-scaling” micro-insurance schemes to cover larger numbers of workers in the informal economy;
 - identifying opportunities and constraints to encourage the private sector to play a more active role in the promotion of social insurance and pensions;
 - identifying risk-pooling capacity of different sizes of groups in the informal economy; and,
 - identifying comparative strengths and weaknesses of savings, emergency loans, and insurance in cushioning risks.

IV. Follow Up

This report presents a synthesis of an institutional approach to social protection for all workers with a focus on women workers in the informal economy. It also summarizes the recommendations that came out of the deliberations at the December 1999 international workshop on this topic.

The workshop recommendations require follow-up action on the research, programmatic, and policy fronts. Multiple activities by different institutions and individuals are called for. In this context, the workshop organisers from ILO-STEP and WIEGO have agreed to explore options for establishing an informal network and a secretariat to coordinate and facilitate the various activities by different players.

Workshop participants as well as others interested in promoting social protection for men and women who work in the informal economy would be invited to join the network. The proposed secretariat would facilitate communication within the network and across the various initiatives taken up by different members of the network. As envisioned in the overview paper, the secretariat would function as “the hub of a wheel with spokes going out to different countries and activities and the wheel being turned by the network of collaborating institutions and individuals”. The goal is to foster and link a growing network of initiatives worldwide that promote social protection for men and women who work in the informal economy into the 21st century.

ANNEX I

Workshop Agenda

December 6

OPENING SESSION

- 2:00-3:00 Chair: Marty Chen (Harvard University/WIEGO)
Welcome and Opening Remarks, Juan Somavia (Director-General of the ILO)
“All Women are Working Women”, Jane Zhang (Bureau for Gender Equality, ILO)
Purpose of Workshop, Evy Messell (ILO-STEP)
Presentation of STEP and WIEGO, Christian Jacquier (ILO-STEP), and Marty Chen (Harvard University/WIEGO)
ILO’s Approach to the Extension of Social Protection, Emmanuel Reynaud (Social Security Department, ILO)
- 3:15-3:30 *Tea and Coffee Break*
- 3:30-4:30 Presentation of Background Paper: Francie Lund, University of Natal/WIEGO, and Smita Srinivas, ILO/STEP-WIEGO Consultant
- Discussants:** Christian Jacquier (ILO-STEP) and Renana Jhabvala (SEWA/WIEGO)
- 4:30-5:15 Questions and Answers
- 5:15-5:30 Review of Agenda
- 6:00-7:00 Reception at ILO

December 7

INTEGRATED SOCIAL INSURANCE

- 9:00-11:00 Chair: Priti Davis Sen (Ministry of Health and Family Welfare, Bangladesh)
- Panellists:** Micro-Finance Institutions and Social Insurance, Craig Churchill (Calmeadow Foundation)

HEALTH PROMOTION AND PROTECTION

SEWAs Integrated Social Insurance Scheme, Jyashree Vyas (SEWA Bank)	Micro-Finance as an Instrument for Social Protection, Gabriel Campaore and Marc Socquet (ILO-STEP)	Necessity as the Mother of Invention: How Poor People Insure against Risk, Graham Wright (Center for Micro-Finance, Kampala)	Discussants: Kees van der Ree (Employment Sector, Bureau of Workers' Activities, ILO) and Fabio Duran (Instituto Latino-americano de Politicas Publicas, Costa Rica)	11:00-11:15	11:15-12:15	12:15-1:00	Lunch	2:00-4:00	Panelists: Chair: Jean Label (IDRC)	Health Insurance	Micro-Health Insurance in West Africa and Latin America, Philippe Marcadent (ILO/STEP)	Occupational Health and Safety	Issues on Health Insurance and Occupational Safety and Health Concerns of the Informal Sector, Marko Mzambasi (Ministry of Health, Tanzania)	Occupational Health Issues in Mutual Health Insurance Schemes, Jean Erté (Centre d'études prospectives et appliquées sur les politiques sociales et les systèmes de sécurité sociale)
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Discussants: Wouter van Ginneken (Social Security Department, ILO), Valentina Forastieri (ILO) and an Employers' Representative (name to be confirmed)

Questions and Answers

4:00-4:15 *Coffee and Tea Break*

4:15-5:15 Breakout Group Discussions

5:15-5:45 Breakout Group Reports

December 8

PENSIONS AND SAFETY NETS

9:00-11:00 **Chair: Maria Eufemia Yap (Health Development, Philippines)**

Panellists: Approaches to Safety Nets for Informal Sector Workers, Wouter van Ginneken (Social Security Department, ILO)

Social Security for Home Workers in Madeira, Guida Viera (HomeNet)

State Assistance for Elderly Persons in South Africa, Frances Lund (University of Natal/WIEGO)

Pensions and Social Welfare Funds for Informal Workers in India, R.K.A. Subrahmanya (Social Security Association of India)

Pensions for Informal Workers in Japan, Christian Oberlander (Germany)

Discussants: Emmanuel Reynaud (ILO), Sudarshan Canagarajah (World Bank)

Questions and Answers

11:00-11:15 *Tea and Coffee Break*

STRATEGIES TO PROMOTE SOCIAL PROTECTION FOR WOMEN IN THE INFORMAL ECONOMY

11:15-1:00 **Chair:** Anita Kelles-Viitanen (Asian Development Bank)

Social Protection Through People's Organisations

Panellists:

Organising Women in the Informal Sector, Andrea Singh (ILO)

Organising Strategies and Insitutional Partnerships, Renana Jhabvala (SEWA/WIEGO)

Micro_Insurance and Social Capital, Herman Raus (ILO-STEP)

Discussants:

Naoko Otobe (ILO-SEAPAT, Manila), Manuela Tomei (ILO), Giovanna Rossignotti (Bureau of Workers' Activities, ILO), Jo Beall (London School of Economics), and Nita Neupane (ILO/Japan Project, Nepal)

Questions and Answers

1:00-2:00

Lunch

2:00-3:30

Chair: Evy Messell (ILO-STEP)

Key Issues and Future Directions

Summary of Key Issues, Frances Lund (University of Natal/WIEGO)

2:30-3:30

Breakout Group Discussions: Recommendations for Future Action, Research, and Policies

3:30-3:45

Coffee and Tea Break

3:45-4:45

Breakout Group Reports: Future Recommendations

4:45-5:30

What Next?, Marty Chen (Harvard University/WIEGO) and Evy Messell (ILO-STEP)

Closing Remarks:

Maria Angelica Ducci (Director, Bureau for External Relations and Partnerships, ILO)

ANNEX II

Workshop Participants

April 12-13, 1999

Rina Agarwala	Women's World Banking, USA
Michaela Balke	International Labour Organization/STEP, Switzerland
Jo Beall	London School of Economics and Political Science, UK
Roger Beattie	International Labour Organization, Switzerland
Tom Beloe	Department for International Development, UK
Penny Bertrand	Canadian Labour Congress, Canada
Funke Bogunjoko	World Health Organization, Nigeria
Sudharshan Canagarajah	Social Protection Human Development Network, USA
Marielle Carlier	International Labour Organization/STEP
Marilyn Carr	United Nations Development Fund for Women, USA
Giovanny Castillo	Union Costaricense de Camaras Asociaciones de la Empresa Privada, Costa Rica
Marty Chen	John F. Kennedy School of Government, Harvard University, USA
Ottar Christiansen	Délégation de la Norvege, Switzerland
Craig Churchill	Calmeadow, Research and Policy Unit, USA
Michael Cichon	International Labour Organization, Switzerland
Monique Cohen	USAID, Office of Microenterprise Development, USA
Gabriel Compaore	WEKRE, Burkina Faso
Brigitte Curmi	Chargée de mission "Politique du genre" DCT/HSO, France
Shaikh Abdud Daiyan	Grameen Kalyan, Grameen Bank Complex, Bangladesh
Anne Marie Delettrez	HomeNet, IGRECA, Portugal

Youssoupha Diop	Conseil National du Patronat du Sénégal, Sénégal
David Dror	International Labour Organization, Switzerland
Fabio Duran	Instituto Latinoamericano de Politicas Publicas, Costa Rica
Octavino Q. Esguerra	Philippine Health Insurance Corporation, Philippines
Jean Etté	Centre d'Etudes Prospectives et Appliquées sur les Politiques Sociales et les Systèmes de Sécurité Sociale, Côte-d'Ivoire
Bocoum Fatou	Federation Organisations Non Gouvernementales du Senegal, Sénégal
Valentina Forastieri	International Labour Organization, Switzerland
Ingrid K. Fossgard	Enterprise Development, Department for International Development, UK
Colin Gillion	International Labour Organization, Switzerland
Wouter van Ginneken	International Labour Organization, Switzerland
Marla Gitterman	International Coalition on Women and Credit, USA
Annette Groth	Independant Consultant, Switzerland
Zeynep Dilek Hattatologlu Ozbek	Working Group for Homebased Women Workers, Turkey
Mia Horn	Permanent Mission of Sweden to the United Nations and Specialized Agencies, Switzerland
Maite Iruzun-Lopez	The Institute of Development Studies, UK
Christian Jacquier	International Labour Organization/STEP, Switzerland
Helle Jensen	Mission Permanente du Danemark, Switzerland
Renana Jhabvala	Self Employed Women's Association, India
Anita Kelles Viitanen	Asian Development Bank, Philippines
Angwara D. Kiwara	Institute of Development Studies at Muhimbili, Tanzania
Rafael Gijon von Kleist	International Labour Organization, Switzerland

Robert Kylvoh	International Labour Organization, Switzerland
Jean Lebel	International Development Research Centre, Canada
Shook-pui Lee	Independant Consultant, Switzerland
Francie Lund	School of Development Studies, University of Natal, South Africa
Philippe Marcadent	International Labour Organization/STEP, Switzerland
Michael J. McCord	FINCA International, Uganda
Evy Messell	International Labour Organization/STEP, Switzerland
Marko Msambazi	Occupational Health Unit, Ministry of Health, Tanzania
Nita Neupane	ILO, Japan Project, Nepal
Mariana Noteboom	Mission permanente du Royaume des Pay-Bas auprès de l'Office des Nations Unies et des autres organisations interntionales à Genève, Switzerland
Christian Oberlander	Independant Researcher, USA
Miriam Ortega	Centro de Capaticacion 'Ana Clara', Chile
Naoko Otobe	International Labour Organization, Philippines
Ingeborg Ponne	International Labour Organization/STEP, Thailand
Herman Raus	International Labour Organization/STEP, Switzerland
Kees van der Ree	International Labour Organization, Switzerland
Emmanuel Reynaud	International Labour Organization, Switzerland
Giovanna Rossignotti	International Labour Organization, Switzerland
Priti Dave Sen	Ministry of Health and Family Welfare, Bangladesh
S.V. Sethuraman	Women in Informal Employment: Globalizing and Organizing, Switzerland
Andrea Singh	International Labour Organization, Switzerland

Louise Smith	Institute of Development Studies, UK
Marc Socquet	International Labour Organization/STEP, Switzerland
Carmen Solorio	International Labour Organization, Switzerland
Smita Srinivas	Independent Consultant, USA
R.K.A. Subrahmanya	Social Security Association of India
Jane Tate	HomeNet, UK
Manuela Tomei	International Labour Organization, Switzerland
Reiko Tsushima	International Labour Organization/STEP, Switzerland
Jyoti Tuladhar	International Labour Organization, India
Jyoti Tuladhar	International Labour Organization India
Poo Sup Suanmuang Tulapan	PECHT/HomeNet Thailand, Thailand
Soledad Ubilla	Centro Latinoamericano de Investigación en Sistemas de Salud, Chile
Guida Viera	Embroiders Union of Madeira, Portugal
Jayshree Vyas	Self Employed Women's Association, India
Graham Wright	Centre of Micro Finance, Uganda
Maria Eufemia C. Yap	Health Alternatives for Total Human Development Institute, Inc., Philippines
Jane Zhang	International Labour Organization, Switzerland
Secretariat	
Michèle Bhunnoo	International Labour Organization/STEP, Switzerland
Vicky Giroud	International Labour Organization/STEP, Switzerland
Michael Kerry	John F. Kennedy School of Government, Harvard University, USA
Mangai Terumalai	International Labour Organization/STEP, Switzerland

For more information:

WIEGO-

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