



Women in Informal Employment:
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COVID-19 and Informal Work in 11 Cities: Recovery Pathways Amidst Continued Crisis

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About the Authors

The authors of this paper are the members of the WIEGO COVID-19 Crisis Study team who co-designed the study, oversaw the study, analyzed the data and wrote up the findings in different formats, all in partnership with local organizations of informal workers and research teams in each study city. For their profiles, see <https://www.wiego.org/about-us/who-we-are/wiego-team>.

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Executive Summary

The majority of the global workforce – 61% – is informal and has been disproportionately impacted by measures to prevent the spread of COVID-19 and by the accompanying economic downturn. The focus on *aggregate* job and livelihood losses masks the multiple drivers behind these losses that are leaving labour markets in general, but particularly in developing countries, without a viable path to recovery. The global informal workforce is diverse, and understanding experiences of workers in different contexts and sectors is required to design effective recovery policies. This Working Paper reflects the findings from the longitudinal study of nearly 2,000 informal workers in 11 cities around the world. Surveys and in-depth interviews were conducted with domestic workers, home-based workers, street vendors and market traders, and waste pickers in mid-2020 and then again in mid-2021. The findings reveal the differentiated pathways of impact and thus recovery for different groups of informal workers approximately a year and a half into the pandemic. The study shows that the economic fallout of the COVID-19 crisis remains deep and persistent for workers at the base of the economy. Key findings include:

Earnings for informal workers interviewed are still far below their pre-pandemic levels. Most respondents have not fully recovered their ability to work. By mid-2021, the typical worker was only earning 64% of her/his pre-COVID-19 earnings. In addition, the average number of days worked per week was only four in mid-2021, still considerably lower than the 5.5-day average in the pre-pandemic period.

Home-based workers have been particularly hard-hit, especially subcontracted workers. In mid-2021, typical earnings of this group were only 2% of pre-pandemic levels, reflecting the depth of devastation in this predominantly female sector. Subcontracted home-based workers, who depend on orders paid by piece rate, were hardest hit among this group.

Street vendors and market traders' earnings have also been slow to recover, and they have faced restrictions and harassment. By mid-2021, while nine out of every 10 street vendors and market traders were back at work, their earnings had recovered to only 60% of pre-COVID-19 levels. Food vendors tended to fare better than merchandise vendors. Over one-quarter of street vendors reported harassment by law enforcement.

Waste pickers faced difficulties in accessing waste, closure of collection and sorting spaces, and fluctuating prices. The lowest-earning group in most cities pre-pandemic had recovered 78% of their earnings by mid-2021. The state restricted access to dumpsites, collection sites, and/or sorting spaces for waste pickers in Accra, Delhi, Dakar, Durban and Lima.

Domestic workers have lost work, income and their ability to bargain with employers. By mid-2021, domestic workers overall had recovered 91% of their median pre-COVID-19 earnings, though this varied considerably across cities. Median earnings in Delhi were at only 10% of pre-pandemic earnings, but at 55% for workers in Lima and 60% in Ahmedabad. "Live-out" domestic workers were more likely to lose their jobs and struggled to regain them, whereas "live-in" domestic workers struggled under deteriorating working conditions. Both types of domestic workers reported a weakening of their bargaining power with employers.

Women informal workers have been disproportionately impacted. By mid-2021, among both street vendors and waste pickers, women's earnings had recovered to a lesser degree than those of their male counterparts. One-third of informal workers interviewed – both men and women – reported increased direct care responsibilities in 2021, but care burdens impacted women's livelihoods disproportionately. Of those with increased caring roles, women reported working, on average, two days fewer per week than men.

Food insecurity threatens urban informal workers. Nearly one-third of respondents in mid-2021 said an adult and/or child in their household had gone hungry over the last month, and 57% reported eating less varied food and/or skipping meals. Reports of food insecurity were most prevalent in Lima, Durban and Dakar.

Gaps in sanitation and health care contributed to the risk faced by workers. The majority of respondents reported having no access to water while at work, and others described the challenges of dealing with overburdened public health systems. Frequently raised issues were mental health and isolation associated with the pandemic.

Access to relief measures is in decline. The study shows that in most cities, support measures introduced in 2020 were reduced or discontinued in 2021. Very few workers reported access to forgiveness of rent, utilities and/or school tuition, and the number of respondents who received food support declined. There was a slight increase in access to cash grants – from 37% of the sample in mid-2020 to 39% in mid-2021.

Only 7% of workers received government loans to support their work. Business support through loans has excluded many informal workers because of registration requirements. Respondents were often quick to point out the higher level of support offered to large formal businesses compared to their own survival needs and livelihoods.

The crisis has forced workers into damaging survival strategies. Since the beginning of the crisis, 52% of respondents drew down on their savings, 46% borrowed money, and 17% sold or pawned assets – all strategies that can entrap households in poverty. The vast majority (82%) of respondents who had drawn down on savings since the beginning of the pandemic were not able to replace any of the savings by mid-2021. The strategies have both immediate and long-term implications for well-being.

Informal worker organizations have stepped in to provide support, where the market or state have failed. Forms of direct material support included food, cash and personal protective equipment. Organizations linked members with government programmes for which they were eligible (including vaccinations), and some also provided direct legal, psychological, or alternative livelihood support. Worker organizations provided health information and often took the lead on designing health and safety protocols in public spaces like markets. In many cases, they successfully lobbied the government for new forms of relief, access to workspace, and/or greater inclusion within social protection systems.

Workers are calling for immediate material relief, support to recover existing livelihoods, and access to social protections. The most frequently cited demand of their government, by workers, was for immediate relief – food aid, cash grants and moratoriums on school fees, rent, utilities and debt repayments. Additionally, they highlighted the need for support to recover existing livelihoods. While some suggested no-interest loans, many said they would accept only grants due to their current level of indebtedness. Respondents from all sectors called for improved access to social protection, including health care, social security and child care, as well as equitable access to vaccinations.

Different worker groups identify further priority interventions. Domestic workers called for greater legal and social protections. Home-based workers prioritized gaining access to stable work orders. Street vendors and market traders exhorted governments to “do no harm” – an end to punitive practices of ticketing, confiscation and evictions in favour of access to workspace and clear and fair regulations. Waste pickers called for an end to displacement from their places of work and asked for more positive government interventions, like supporting access to equipment or sorting spaces, and regulating the price of recyclables.

A return to “normal” policy making would mean a lost decade for the 60% of the world’s workforce who are informally employed. Governments and global institutions need a vision for recovery that puts workers – and investments in their livelihoods and well-being – at the centre.

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1. Introduction

The pandemic and accompanying global economic downturn are, at their core, a “jobs and livelihood” crisis (United Nations, 2020). Disruptions to the way in which we live and work have widened existing inequalities in fundamental ways, likely with long-term consequences. In the world of work, those with high incomes, savings, access to social protection or insurance, and the ability to work flexibly and online have, for the most part, survived the crisis. However, the majority – 61% – of the global workforce is informal and, by definition, has not been able to rely on legal or social protection to safeguard their livelihoods. In developing countries, more than 90% of employment is informal and, in these countries, the jobs and livelihood crisis is far from over. Two years after the onset of the COVID-19 pandemic, while government relief has waned, the lasting effects of increased debt, food insecurity, reduced demand, and reductions in earnings continue to keep a meaningful economic recovery out of reach of the bulk of the global workforce.

The economic crisis precipitated by the COVID-19 pandemic is distinct from recent economic crises in several ways. First, the recession started in the real economy of goods and services, not the financial markets. Second, there was evidence, from early on, that the pandemic and related restrictions were having a disproportionate impact on those who work in the informal economy, especially those who live off daily earnings and cannot work remotely (ILO 2020). Third, this evidence has shone a spotlight on the impact of economic crises on informal workers and their ability to cope, thereby challenging the common assumption that, during economic crises or downturns, the informal economy offers “a cushion to fall back on” to those who lose formal jobs. And, fourth, the pandemic recession has highlighted the role of informal workers as essential frontline workers: producing, processing, selling, cooking and delivering food, and providing health care, cleaning, child care, elder care, transport, waste removal, and other essential services.

At the height of the crisis, in June and July 2020, WIEGO and partners in 11 cities interviewed informal workers and found steep drops in the ability to work, earnings and food security, as well as uneven access to food and cash relief, and dependence on asset-depleting survival strategies (WIEGO et al 2021, Chen et al 2021). More recent country-level data confirms that employment losses have been borne disproportionately by vulnerable workers, in general, and informal workers, in

particular (Cueva et al 2021, ILO 2021a, ILO 2021b, Skinner et al 2021). Moreover, employment, output and growth remain below their pre-COVID-19 levels in low- and middle-income countries (World Bank 2021), where informal workers make up 70% of the workforce. In sum, evidence (cf. Balde et al 2021, Rahman et al 2020, Schotte et al 2021) confirms the early ILO projection that the pandemic, associated restrictions and economic downturn would have disproportionately negative impacts on informal workers, their livelihood activities and their households.

Nevertheless, the focus on *aggregate* job and livelihood losses masks the multiple drivers behind these losses that are leaving labour markets in general, but particularly in developing countries, without a viable path to recovery. The global informal workforce is diverse, and a nuanced understanding of the experiences of workers in different contexts and sectors is required for the design of effective recovery policies.

This paper presents longitudinal findings from the WIEGO-led **COVID-19 Crisis and the Informal Economy Study**, drawing on data from the first round described above and a second round conducted in mid-2021. In particular, the paper identifies the differentiated pathways of impact for specific groups of informal workers approximately a year and a half into the pandemic and highlights the enduring obstacles to a sustainable and meaningful economic recovery for the majority of the global workforce.

This paper is structured as follows. The next two sections present the study methods and outline the policy context and responses to the pandemic in each of the 11 cities. The following three sections present the main findings of the study on the impacts of the pandemic recession on workers’ ability to work and earn (Section 4), on food insecurity (Section 5) and on the health of informal workers and their households (Section 6). Section 7 presents findings on pressures within the respondent households, including increased care responsibilities, that impact their ability to work and to recover from the crisis. Sections 8 and 9 present findings on, respectively, access to relief and coping strategies. Sections 10 and 11 detail the support provided by local partner organizations of informal workers to their members during the pandemic recession and their common platform of demands going forward. Section 12 concludes by reflecting on the lessons learned and their implications for an inclusive bottom-up recovery.

2. Methodology

The study was conducted in 11 cities¹ across 5 continents (see **Figure 1**). The study team selected cities where WIEGO has long-standing worker organization partners who were able to conduct fieldwork with the same informal workers at two points in time (see Appendix 1 for the list of partner organizations and researchers involved).

variant outbreak in Delhi and Ahmedabad, interviews could only be conducted during September and October 2021.² Both rounds of fieldwork, but especially Round 2, were conducted under varying health and economic conditions, ranging from COVID-19 outbreaks with heavy restrictions, to low COVID-19 infection levels with few restrictions.

Figure 1: Study cities



- | | |
|--------------------------|-------------------------|
| 1- Accra (Ghana) | 7- Lima (Peru) |
| 2- Ahmedabad (India) | 8- Mexico City (Mexico) |
| 3- Bangkok (Thailand) | 9- Pleven (Bulgaria) |
| 4- Dakar (Senegal) | 10- New York City (USA) |
| 5- Delhi (India) | 11- Tiruppur (India) |
| 6- Durban (South Africa) | |

Round 1 fieldwork was conducted during June and July 2020. In Round 1, interviewees were asked about their situation in February 2020 (as a pre-COVID-19 reference period), April 2020 (the period of peak lockdowns or restrictions in all study cities), and the current period (mid-year 2020). Round 2 fieldwork was conducted during June to early August 2021 in 9 of the 11 cities. Due to the severe Delta

Four worker groups are the focus of this study: domestic workers, home-based workers, street/market vendors, and waste pickers.³ The table below reflects the number of interviews conducted in each city by occupational sector. The samples were designed to reflect the key characteristics of the membership of the informal worker organizations partnering in the study: a purposive quota approach. Since the sample

¹ Surveys were also conducted with domestic workers in Dar es Salaam, Tanzania. The findings from these interviews are reported separately.

² In the interest of simplifying the presentation of the data, we refer to the Round 2 study period as mid-2021.

³ The survey and interviews also included workers in six additional sectors, which are not included in this report but are included in city-level analysis and in Round 1 reports (WIEGO et al 2021, Chen et al 2021). Because of this difference in samples, as well as minor corrections to Round 1 data (removal of duplicates and errors), figures in this report will be slightly different compared to other study outputs.

consists of members of worker organizations, interviewees are likely to be older, have more years of work experience, have received relief and other support, and have higher earnings than their non-organized counterparts. The findings are thus indicative rather than representative of informal workers in each city.

Out of 1,938 total respondents, 1,391 (72%) were included in both rounds of the study. Three hundred and thirty four respondents interviewed in Round 1 (17%) were not contactable in 2021, prompting the study teams to add 213 (11%) new respondents in Round 2.⁴ Unless otherwise noted, all findings that compare Round 1 and Round 2 data consist of unbalanced panels, meaning that they include all respondents from Round 1 and Round 2. For this reason, they are not perfect representations of changes experienced by the Round 1 sample.⁵

With respect to gender, as is clear from **Table 2** below, the sample of domestic workers and home-based workers is predominantly female, whereas the street vendor and waste picker sample have a greater gender balance between women and men. This broadly reflects the gender composition of these sectors.

The questionnaire included open-ended questions to complement the quantitative data and to allow workers to provide insights in their own words. In addition, research teams conducted nearly 90 semi-structured key informant interviews in Round 1 and over 100 in Round 2. Key informants included leaders and members of informal worker organizations and sector experts. Qualitative data was analyzed using NVivo software.

Table 1: Survey sample, occupational sector by city

	Domestic worker	Home-based worker	Street vendor / Market trader	Waste picker	Total
Accra	0	0	98	49	147
Pleven	55	73	46	0	174
Dakar	0	0	0	94	94
Ahmedabad	61	55	77	53	246
Delhi	58	64	75	59	256
Mexico City	73	0	58	43	174
New York City	0	0	62	65	127
Lima	54	0	67	61	182
Durban	0	0	151	105	256
Tiruppur	0	61	0	0	61
Bangkok	55	41	64	61	221
Total	356	294	698	590	1938

Table 2: Gender distribution by sector (%)

	Women	Men
Domestic worker	98	2
Home-based worker	89	11
Street/Market vendor	63	37
Waste picker	50	50
Total	70	30

⁴ The main reasons for not participating in Round 2 were: the respondent was unreachable, did not want to participate, had moved to another city, or was reported as ill/deceased.

⁵ See Appendix 3 (Technical Note) for more details.

3. COVID-19 Impacts, Restrictions and Relief Measures

This study was conducted in cities of varying size, levels of development and thus capacity to both absorb and respond to crises. In addition, the health impacts of COVID-19 have been very varied, as evidenced in the number of cases and deaths per million inhabitants reflected in **Table 3**. Given variations in testing capacities and reporting norms between countries, the data should be treated with caution.⁶ Reported data, however, indicates that those living in the United States, Peru, Bulgaria, Mexico and South Africa were particularly hard hit. As will be discussed in greater detail in Section 6, by July 2021 nearly half of the population in the United States was vaccinated, compared to less than 1% of the Senegalese population.

in March 2020, the government ordered a three-month partial lockdown, including three weeks of home confinement for those living in Accra. Market trader organizations in the city negotiated with the Ministry of Local Government to allow informal food traders to work during this lockdown. While their demands were successful on paper, the government issued a limited number of permits and only just before most restrictions were lifted. Cases began to rise again at the end of 2020, peaking in February 2021, but this second wave was not met with restrictions on movement. The government instead encouraged social distancing, masks and placed limits on public gatherings.

The government supported food distribution in the first months of the pandemic only, but provided no cash relief. Its principal form of support was to absorb basic utility costs – water bills for all Ghanaians and electricity bills for the poorest for April, May and June 2020. The

Table 3: Study countries by COVID-19 cases, deaths and vaccination rates, July 2021

	Cumulative confirmed cases per million inhabitants	COVID-19 deaths per million inhabitants	National vaccination rate
Bulgaria	61,175	2,620	11.7%
Ghana	3,023	25	1.3%
India	21,859	287	4.2%
Mexico	19,387	1,791	15.1%
Peru	61,678	5,776	9.9%
Senegal	2,516	68	0.9%
South Africa	33,236	1,016	2.1%
Thailand	3,786	30	4.1%
United States of America	101,507	1,816	48.2%

Source: Johns Hopkins 2022

Drawing on the knowledge of our partner organizations, key informant interviews and secondary sources, this section reflects governments' responses to managing the COVID-19 pandemic at national and local levels, with particular emphasis on measures impacting informal workers.

3.1 Accra, Ghana

Ghana's response to the pandemic – its political leadership, testing approach and communication guidelines – was initially hailed as one of Africa's best. In response to the first wave of infections,

water subsidy ended in September 2020 and the electricity subsidy ended in December that same year. However, due to increased pressure to service Ghana's sovereign debt, these relief measures have been followed by policy amendments aimed at capturing revenue from the informal sector. In early 2021, the government announced that all national identification numbers would become tax identification numbers "to widen the tax net, especially those from the informal sector" (Teiko 2021). At the end of 2021, the government also proposed a levy of 1.75% on electronic transactions, on which most informal workers rely (Senyo 2021).

⁶ The World Health Organization's updated COVID-19 mortality figures suggest that there have been serious undercounts in many contexts, most notably in India – there were likely 4 million deaths, compared to the government figures of half a million (New York Times 2022). Researchers have consistently highlighted the difficulty of procuring precise COVID-19 incidence estimates for African countries (Lewis et al 2022).

Informal workers in Accra have faced particular challenges. In April 2021, Accra authorities launched the campaign “Make Accra Work Again” to “improve the sanitary situation” in the city (Ayeh 2022). This has included evictions of informal markets and settlements. In addition, in 2020, the government initiated the decommissioning of Accra’s Kpone landfill site, where 300 waste pickers earned their living (Boampong et al 2020). They now work at a smaller, proximate site that is also slated to be closed.

3.2 Ahmedabad, Delhi and Tiruppur, India

In response to the first wave of COVID-19 infections in March 2020, India’s central government imposed strict national lockdown measures. This unleashed an exodus of migrants from Delhi and other major Indian cities. The lockdown was extended three times and lasted until the end of May 2020. A second wave of COVID-19 infections began in March 2021, reaching a peak of cases in mid-May and resulting in the loss of more than 240,000 lives (The Economic Times 2022). In response to this outbreak, it was state and local governments (as opposed to central government) that imposed varying restrictions, including curfews.

From March to November 2020, the Public Distribution System (PDS) topped up its food support to existing beneficiaries and extended support for grains to additional households. Between May and June 2021, the central government offered free grains to households below the poverty line (the Garib Kalyan Anna Yojana scheme) but, unlike in 2020, only for ration card holders and individuals with state IDs. In 2020, the central government provided cash transfer top-ups of INR500 (USD7) per month for three months to Jan Dhan bank account holders; this was not renewed in 2021. The central government instituted a loan scheme for street vendors (PM SVANidhi) in May 2020.

During the second wave in 2021, the Gujarat Government imposed night-time curfews and restricted some day-time activities in Ahmedabad and other cities. As in the first wave, fruit and vegetable vendors were declared essential workers by the Ahmedabad Municipal Corporation but could only work after being tested and having obtained identity cards. In May 2021, street vendors and small shops were allowed to operate, and by June the state began to reduce restrictions gradually. Gujarat introduced its own state-level ration schemes in both 2020 and 2021, including for daily wage earners and

migrant workers without ration cards. Other relief measures included monthly financial assistance for children who lost both their parents to COVID-19, school fee subsidies, and two loan schemes for vulnerable workers, which targeted small traders and businesses, and women associated with self-help groups. But these state-level relief measures, as with the national relief measures, were not uniformly or adequately distributed.

In Delhi, in April 2021, the local government announced a city-wide lockdown with a curfew, restrictions on transportation, closure of informal markets, bans on gatherings and festivals, and the closure of private establishments and schools. Restrictions on manufacturing and construction were lifted in May, and the lockdown was gradually eased from June. In May, the Delhi government introduced free rations for households affected by the lockdown via an e-coupon but on a more limited scale than in 2020. It also offered financial compensation for families whose sole breadwinner had died due to COVID-19 and free education for children who had lost both parents. During the most severe phases of the lockdown, street traders were prohibited from working, and many weekly markets were closed. Waste pickers were blocked by the municipal government from using areas where they normally sorted waste, and some of these spaces were destroyed.

In Tiruppur, between April and July 2021, the Tamil Nadu state government imposed restrictions and a complete lockdown beginning on May 10. In January 2021, the Tamil Nadu state government had offered a special food packet and cash grant of INR4,000 (USD53) to families with ration cards for the Pongal festival. In June, the state government and central government announced INR300,000 (USD3,942) grants for women who lost their husbands due to COVID-19 and INR500,000 (USD6,570) grants for children who lost both parents due to COVID-19.

3.3 Bangkok, Thailand

Thailand’s government led an effective public health response to the first wave of COVID-19 in early 2020, lifting most restrictions by July and ending the year with fewer than 100 reported COVID-deaths. It successfully contained a second wave in January 2021. However, a third wave of COVID-19 emerged in April 2021, peaked late August 2021 and resulted in over 20,000 deaths between April and December 2021. Bangkok went into partial lockdown in late April, with additional restrictions (including school and business closures) announced in June. This included limitations for restaurants, malls and

public gatherings. Markets (including wholesale markets) were forced to close if COVID-19 cases were reported among vendors. The country began slowly reducing restrictions in September and by November 2021 had lifted curfews and opened its borders to vaccinated tourists.

The Thai government has implemented a set of relief measures aimed at informal workers: the cash relief programme launched in 2020 benefitted informal workers with three THB5,000 (USD149) transfers. From January 2021, the government offered two THB3,500 (USD104) transfers for expenditure on food and essential items and at approved retailers under the “Rao Chana” scheme. The country’s half-half subsidy scheme incentivized purchases from small and/or informal businesses for consumers enrolled in the programme.

3.4 Dakar, Senegal

After declaring a State of Emergency in March 2020, the government eased most restrictions by mid-2020 after violent demonstrations surged in many places in the country. The first wave, which peaked in August, resulted in approximately 300 deaths. Restrictions included a night-time curfew, limits to public gatherings and public transportation, and mandatory use of face masks. The government supported a one-time food distribution during the first months of the pandemic and provided electricity and water free-of-charge for two months. Neither of these support measures were renewed, and no cash relief was available for informal workers.

In January 2021, amid rising cases, the government reinstated the State of Emergency for the regions of Dakar and Thiès, with similar measures to the ones imposed during the first wave. In March 2021, the arrest of a prominent political opponent led to demonstrations in Dakar, which brought frustration against the restrictions to the fore. To appease the protests, President Macky Sall declared an end to the State of Emergency in Dakar and Thiès and pledged government support to create jobs, particularly for the youth and informal workers.

Since 2014, the government has called for the formalization of the informal sector under the national development plan “Emerging Senegal”. In 2021, there was renewed focus on formalizing the informal sector, with a particular emphasis on taxing informal workers as a way of finding new sources of revenue to finance recovery measures. Formalization is now a prerequisite for accessing any government support.

In addition, waste pickers faced particular pressures. In June 2021, President Macky launched the Project for the Promotion of Integrated Management and Economy of Solid Waste (PROMOGED), which aims at restructuring and eventually closing the Mbeubeuss dump – representing a major threat to waste pickers’ livelihoods. Mbeubeuss is the largest open-air dump site in West Africa and has long been a major collection site for waste pickers – and is the work site of all Dakar waste pickers included in this study.

3.5 Durban, South Africa

In comparison to many other developing countries, especially in Africa, South Africa has been particularly hard hit by COVID-19 infections and deaths. In March 2020, the government declared a National State of Disaster, imposing very stringent lockdown measures for the month of April. From May to September, as COVID-19 infections decreased, restrictions were gradually reduced. By November, as the country entered its second wave of infections, restrictions were reintroduced and then gradually eased over the first quarter of 2021. The country entered a third wave of infections in June 2021, leading to a new round of restrictions that continued until the end of July.

Advocacy efforts by civil society secured the recognition of informal food traders (but not waste pickers) as an essential service early in the crisis. Food vendors were allowed to operate, no matter what the restriction level, but needed municipal authorization and permits. As with other local governments, the Durban council limited the number of permits and was slow to issue them. In addition, Durban closed key markets “for sanitation reasons” – notably the three-month closure of the Early Morning Market, the inner-city fresh produce market where some of the interviewees operate.

National government introduced a range of measures to mitigate the impact of the lockdowns on households, workers and employers. Food parcels were distributed in April 2020. From April to October 2020, the Child Support Grant was increased by ZAR500 (USD34) per month and the Old Age Pension and Disability Grants by ZAR250 (USD17). Due in part to a recognition that informal workers would be particularly hard hit, a new COVID-19 Social Relief of Distress Grant of ZAR350 (USD24) per month for the unemployed was introduced in May. It would originally last until October 2020 but was then extended to April 2021. The Department of Small Business Development launched several initiatives to assist

small businesses, with its initial focus on debt relief for medium and small enterprises later extended to informal businesses – notably a part-grant-part-loan targeted at fruit and vegetable vendors (Skinner et al 2021).

In July 2021, the imprisonment of former president Jacob Zuma sparked protests in two provinces of South Africa, home to the major urban centres of Johannesburg and Durban. It is widely acknowledged that unemployment and hunger were major contributing factors. According to government estimates, the toll of the protests included more than 300 deaths, ZAR500 billion in lost output and 150,000 jobs at risk. As a result, President Cyril Ramaphosa reinstated the Social Relief of Distress Grant and allocated ZAR400 million (USD27 million) to humanitarian relief and support for uninsured businesses, both formal and informal (Vhumbani 2021).

3.6 Lima, Peru

The central government declared a state of emergency and strict lockdown in March 2020 to contain the first wave of infections. Restrictions were first relaxed in June 2020. With the second wave in late January 2021, the city of Lima was put under strict lockdown with easing of restrictions by the end of February. Cases continued to rise, reaching a peak in mid-April and a curfew remained in place through July 2021. While school closures were common during the first months of the pandemic, in Latin America they have lasted longer than in any other region in the world. In Peru, they lasted until March 2022 (UNESCO, 2021). As of March 2022, Peru had the world's worst COVID-19 death per capita rate.

In 2020, the Central Government distributed food baskets and introduced cash grants or *bonos* of SOL760 (USD186) aimed at urban informal workers. By November 2020, only two disbursements of such bonos had been made. Between February and May 2021, there was a rollout of a new cash grant – this time of SOL600 (USD159) – that was distributed to provinces in urgent need, including Lima (the “Bono 600”).

During the first lockdown, when waste pickers were denied permission to work for four months, private recycling companies were allowed to operate, allowing some to secure a foothold in communities previously covered by organizations of informal recyclers. After waste pickers and some street vendors successfully advocated for the right to work during the second lockdown, the municipal government imposed stringent requirements for re-entry – including the

development of complex safety protocols and the purchase of extensive safety equipment.

3.7 Mexico City, Mexico

During the first wave of infections in 2020, the government imposed a lockdown between March and April. Beginning in June, the government eased nationwide restrictions and started allowing non-essential economic activities in some states using a national colour-coding system. At the beginning of 2021, Mexico counted more than 150,000 COVID-19 deaths. Between mid-December 2020 and February 2021, Mexico City was declared “red”, which implied the closure of non-essential businesses. Public street markets or *tianguis* had to operate at reduced capacity during pandemic peaks and prioritize the sale of essential items, but the supervision and compliance with these measures depended on each municipality. Many municipalities prevented or restricted *tianguis* from operating, even when they followed safety measures like distancing and sanitizing, and personal protection equipment (PPE) requirements.

While the government put in place relief measures that benefitted informal workers at the beginning of the pandemic – MXN25,000 (USD1,233) loans to street vendors and domestic workers and two MXN1,500 (USD74) cash grants to non-salaried workers – none of these relief measures were renewed in 2021. At the end of 2021, the government announced a new tax regime beginning in 2022. This includes measures to bring informal workers into the tax net, albeit at a low rate of 1–2.5% of their income.

3.8 Pleven, Bulgaria

The first COVID-19 cases in Bulgaria were reported in Pleven at the beginning of March 2020 and a two-month lockdown followed. The National Emergency ended in May and all restrictions were lifted by the end of June. The rising number of cases at the end of January 2021 led to renewed measures. This second wave of infections peaked in April, with restrictions being lifted in May 2021. Bulgaria has one of the highest mortality rates and lowest vaccination rates within the European Union.

In August 2020, the government announced monthly top-ups to pension payments of BGN50 (USD30) through March 2021, which would benefit informal workers who receive pensions because of previous formal employment. No other cash, food or loan relief measures targeted informal workers.

3.9 New York City, United States

The United States declared COVID-19 a public health emergency at the end of January 2020. By late March, New York City ordered non-essential businesses to close. Both food vending and the collection of waste were declared essential services, allowing street vendors and waste pickers (“canners”) to work, though redemption centres were closed for three weeks in April. In June 2020, New York City started re-opening. A subsequent wave of infections in early 2021 led to renewed restrictions, though these did not officially restrict vendors or canners from working.

In March 2020, the Federal Government passed the CARES Act, which included provisions for one-time stimulus checks of USD1,200 for a single adult or USD2,400 per couple, plus USD500 per child. Undocumented people and their children were ineligible. Other unemployment supplements were also announced, including for some self-employed workers via the Pandemic Unemployment Assistance programme. Stimulus checks were made available again in 2021; undocumented individuals could still not claim those, but their children were eligible. In March 2021, the federal government announced Federal Restaurant Revitalization grants, for which street vendors were eligible. In May, the state government created an Excluded Workers Fund, to provide cash payments for anyone who had lost their job during the pandemic but was ineligible for other unemployment benefits or federal COVID-19 income.⁷

In June 2020, Mayor Bill de Blasio announced that the New York City Police Department would no longer enforce vending regulations, in the wake of nationwide protests against police brutality and racism. In January 2021, the Mayor formally transferred this responsibility to the Department of Consumer and Worker Protections, potentially signifying a shift away from punitive policing.

3.10 Summary of Government Responses

This brief review of government responses suggests that, compared to the first months of the pandemic in 2020 when most national governments instituted strict lockdowns, in 2021 restrictions tended to be more locally determined and in most cases less stringent. Many governments recognized that informal workers were disproportionately impacted by restrictions, and there was some acknowledgement of the

essential service informal workers provide. With respect to relief measures, food aid, cash grants and moratoriums on, or subsidies for, utility payments introduced in 2020, these were largely discontinued in 2021. Many countries provided cash grants in 2020 – notably Thailand, Peru, South Africa, Mexico and the United States. While these were beneficial for all but those in New York, the amounts were well below what is needed to feed a family for a month. In 2021, cash grants were either discontinued (Mexico) or the amounts given and the frequency of disbursement decreased (Thailand and Peru), with the exception of South Africa where a new cash grant may form the basis of a basic income grant. India and South Africa introduced loan schemes targeted at certain groups of informal workers, notably street vendors.

Three further trends are worth noting. The pandemic has significantly depleted already strained national government coffers, especially in developing countries. This has led to significant drives to further tax informal workers – evidenced in Ghana, Mexico and Senegal. The COVID-19 period has also accelerated government strategies to institute punitive measures, often justified as public health or environmental interventions, which has led to evictions of slum dwellers, street traders and waste pickers. These punitive measures affected informal workers in many cities in India and also in Accra and Dakar. Finally, there is a rise in protests reflecting discontent about pandemic management and the economic situation – notably in Lima, Durban and Dakar.

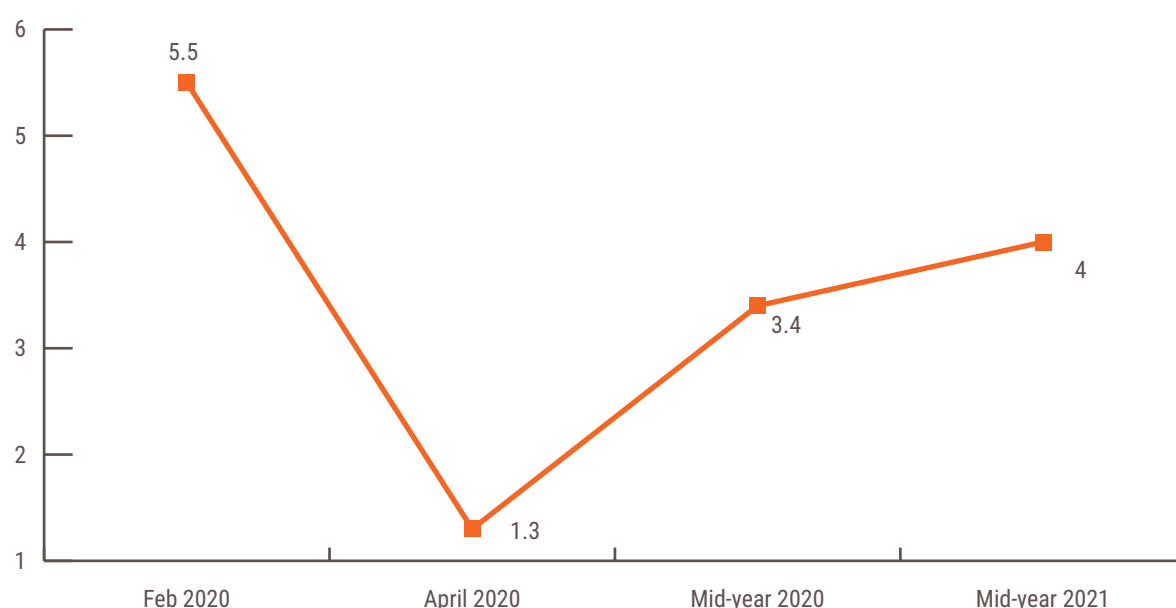
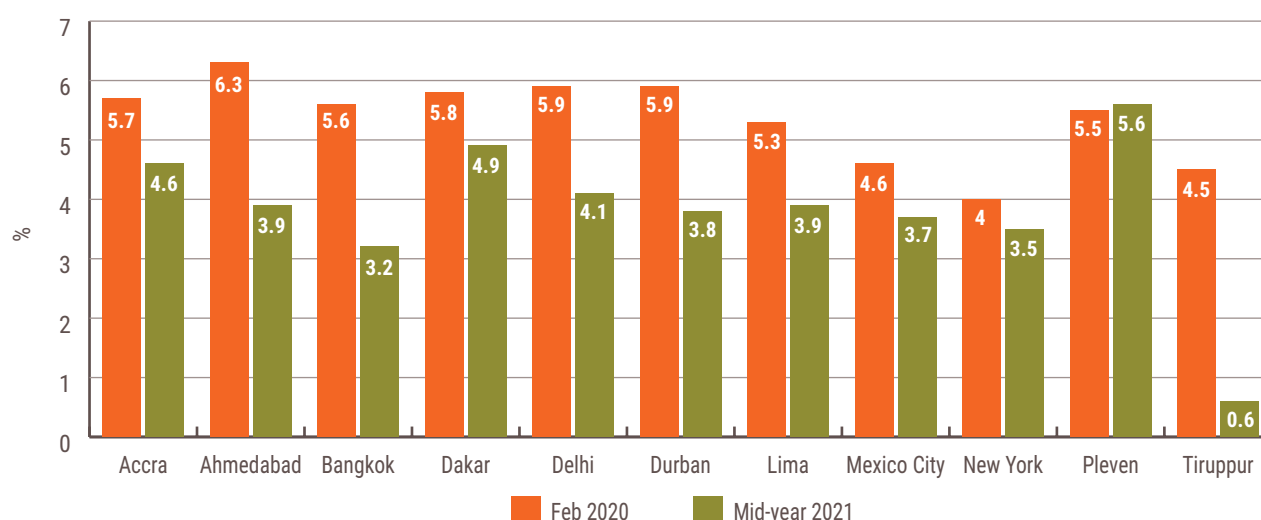
4. Ability to Work and Earn

The pandemic caused a significant negative impact on the work and earnings of informal workers. By mid-2021, workers were experiencing a slow and uneven return to full-time work. This section explores the nature of this recovery through the lens of workers’ ability to work and earn.

Prior to the crisis, respondents were working an average of 5.5 days a week. During April 2020 – a period of restrictive measures in all the study cities – this declined to 1.3 days a week on average. By mid-2020, the aggregate average days of work per week had increased, but only to 3.4 days. A year later, in mid-2021, the average number of days worked across the city samples had increased only slightly, to four days per week.

There are, however, significant differences between cities as reflected in **Figure 3**. In 6 out of

⁷ Roll-out of the fund started in September 2021 and therefore is not captured by survey data.

Figure 2: Average number of days worked per week in 2020 and 2021**Figure 3: Average number of days worked per week in 2020 and 2021, by city**

the 11 cities (Ahmedabad, Bangkok, Delhi, Durban, Lima and Tiruppur), respondents' working days were still more than two days below their pre-pandemic levels. In Tiruppur, where the sample consisted of subcontracted home-based workers, work was most severely disrupted. In contrast, the average number of working days had returned closer to pre-COVID-19 levels in New York City and even slightly increased in Pleven.

The decline in average days worked is explained partly by the high proportion of respondents who were unable to work during the survey reference periods (**Figure 4**). While respondents steadily recovered the ability to work after April 2020, just over one in five workers were still unable to

work by mid-year 2021. In four study cities (Accra, Bangkok, Durban and Tiruppur), fewer workers were able to work in mid-2021 than in mid-2020. By mid-2021, one in ten respondents surveyed in both rounds of the study had stopped working entirely since mid-2020.

To assess their ability to work over the previous year, respondents reported how many months they were unable to work for 10 or more days between mid-2020 and mid-2021. **Figure 5** shows that 33% experienced such disruption for at least two months, and 15% for at least four months.

Not surprisingly, the slow and uneven return to full-time work coincided with a stalled recovery

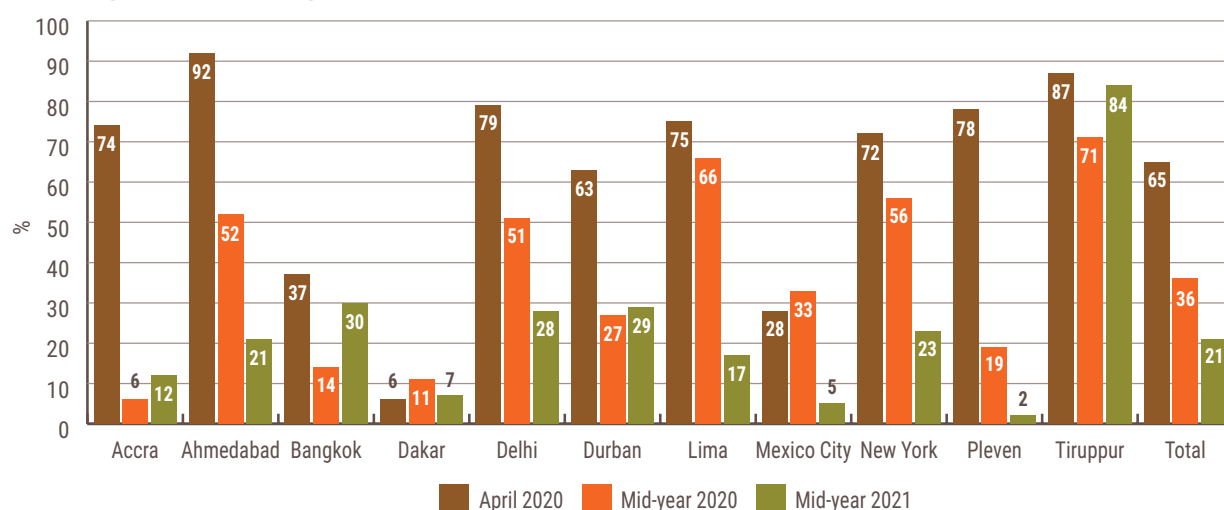
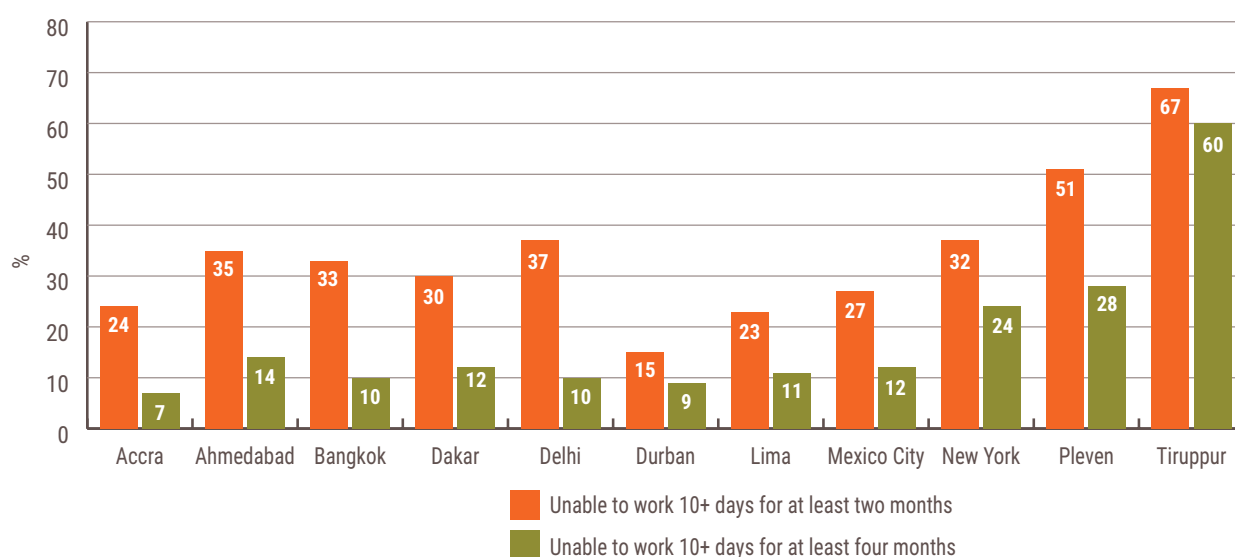
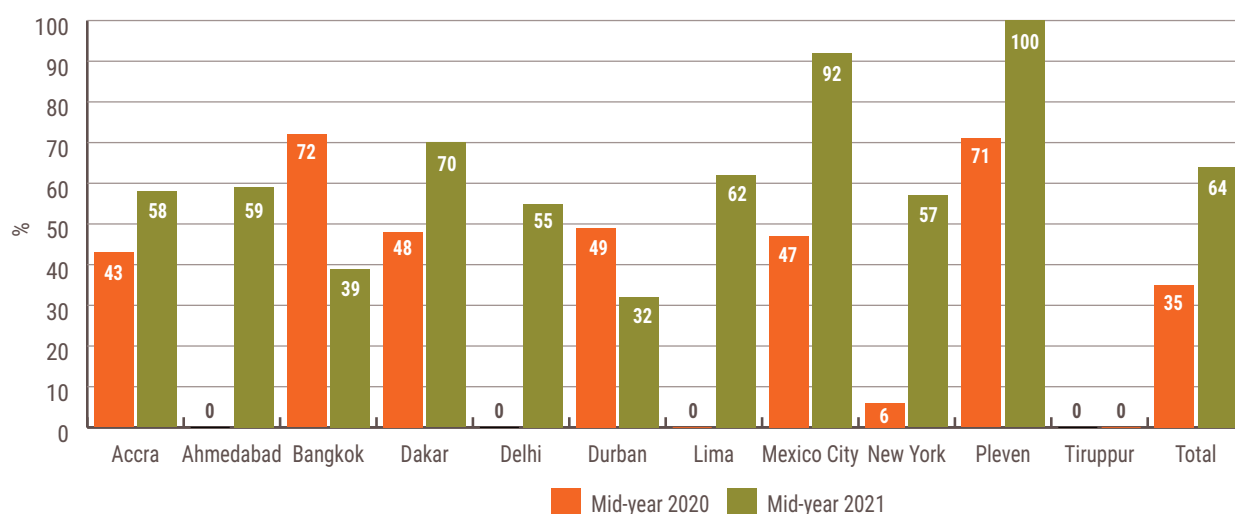
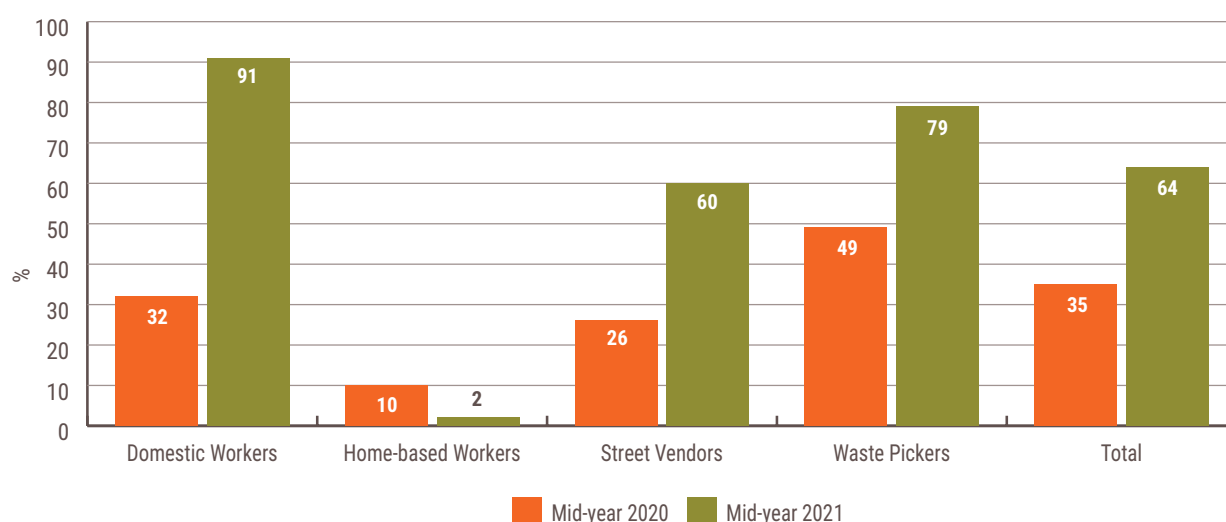
Figure 4: Percentage unable to work, by city: April 2020, mid-year 2020, and mid-year 2021**Figure 5: Percentage of respondents unable to work, between mid-year 2020 to mid-year 2021, by city****Figure 6: Median percentage of pre-COVID-19 earnings in mid-2020 and mid-2021, by city**

Figure 7: Median percentage of pre-COVID-19 earnings, by sector (%)

in earnings.⁸ For the sample as a whole, median or typical earnings were only 35% of pre-COVID-19 levels in mid-2020 but had increased to 64% by mid-2021. While this is an upward trend, it remains of great concern that the types of workers who were often earning close to, or below, their country's poverty lines pre-COVID-19 (see ILO 2018) are still only earning 64% of their "normal" earnings 18 months after the onset of the crisis.

Figure 6 disaggregates these earnings shares by city. While median earnings for respondents in two cities (Pleven and Mexico City) had nearly or fully reached pre-pandemic levels, respondents in the remaining cities experienced incomplete earnings recoveries. The typical worker in Bangkok, Durban and Tiruppur – where the Round 2 survey was conducted amid a COVID-19 wave and/or political crises – reported very low or no earnings.

Figure 7 compares pre-COVID-19 earnings shares in mid-2021 with those in mid-2020 by sector. Typical earnings of domestic workers, waste pickers and street vendors improved substantially compared with the middle of 2020, when all were earning less than half of pre-pandemic earnings.

Typical earnings of domestic workers have nearly recovered to pre-COVID-19 levels. When examining median earnings at the city level, however, only domestic workers in Pleven have fully recovered their pre-pandemic earnings. The typical earnings of domestic workers in Ahmedabad and Lima were at 60% and 55% of their pre-COVID-19 earnings, respectively, and only 10% in Delhi. Overall, more than one-quarter

of domestic workers (28%) were still earning less than 75% of their earnings before the crisis.

Waste pickers and street vendors have recovered to only 78% and 60% of their pre-COVID-19 earnings, respectively.

The situation of home-based workers is particularly alarming. This group was the most severely affected in 2020 when supply chains collapsed and work orders dried up, leaving home-based workers (who are predominantly women) with very little work. By 2021, their median earnings were only 2% of pre-pandemic levels. Moreover, typical earnings of home-based workers were zero in 2021 in all cities where they were sampled (Ahmedabad, Delhi, Tiruppur and Bangkok), with the exception of Pleven.

To explain the variations in outcomes, **Table 4** summarizes the distinct pathways through which COVID-19 impacted specific sectors: through supply, demand, prices and/or wages, employment practices and/or regulations, and public services. In April 2020, all four sectors cited government restrictions on movement and commerce as the most important barriers to work, and disruptions in markets and supply chains as the second most important issue. Since mid-2020, government restrictions remained the most significant constraint on home-based workers and street vendors. For domestic workers, low demand for services (employers not hiring or hiring less) replaced restrictions as the most significant restraint. For waste pickers who had mostly returned to work, to some degree, health concerns had become of greatest importance.

⁸ All earnings are reported in relation to median (or typical) monthly earnings. For details on how earnings data was calculated see Appendix 3.

Table 4: Pathways of impact on different worker groups

	Supply	Demand	Prices/Wages	Employment practices or regulations	Services
Domestic workers	Greater number of domestic workers seeking work reduces bargaining power	Employers not hiring; unjustified layoffs; temporal layoffs	Reductions in wages; unpaid days or hours of work; delayed payments	Employers impose abusive working conditions during quarantine	Challenge, expenses, and fear of infection in commuting; live-in domestic workers lose access to housing
Home-based workers	Decreased supply of raw materials (purchased at the market and supplied from factories/suppliers)	Fewer orders from local customers/buyers; fewer work orders from factories/suppliers	Increased prices of raw materials; decreased prices of finished goods; decreased piece rates/wages for finished goods	Market closures; non-payment or late payment from employers	Challenge, expenses, and fear of infection in commuting
Street vendors/market traders	Closure of wholesale markets; supply chain disruptions	Fewer customers; greater competition from new vendors	Increased buying prices for stock; decreased selling prices for goods sold	Reduced access to public space; closures of natural markets; restrictive licence/permit systems	Lack of sanitation infrastructure at vending site/natural and built markets
Waste pickers	Less waste generated; closure of waste collection sites	Closure of waste dealerships; competition for waste from formal businesses	Lower prices for recycled waste materials	Exclusionary solid waste management system and rules	Lack of sorting and storage sites/building; lack of equipment

Results also show variations within sectors, reflecting variables like status in employment, working arrangements, products or services provided and gender. The following section considers the pathways of impact through which sectors were affected, and the variation of severity and duration of these impacts.

4.1 Home-Based Workers

“The factories are closed, income has stopped, but the hunger, rent, bills cannot be stopped” – Woman Home-Based Worker, Tiruppur

Among the four sectors in the sample, home-based workers suffered the most severe and enduring impacts. They were the least able to work during the peak lockdowns or restrictions in April 2020 and the slowest to return to work. At the city-level, by mid-2021, the earnings recovery of home-based workers was zero in all cities where they were surveyed (Ahmedabad, Bangkok, Delhi, and Tiruppur), except Plevan. This reflects in part the depth of the Delta-wave crisis in both India and Thailand.⁹

As highlighted in **Table 4**, the lack of ability to work and low earnings reflect severe and lasting shocks in supply chains, which resulted in decreased access and/or higher cost of stock, and lower demand for home-based workers' services. In mid-2021, more than 80% of those who were actively working at the time of survey reported decreased demand for products and over 50% reported reduction in selling prices, in all cities except Plevan.

The survey sample includes two key groups of home-based workers with contrasting statuses in employment: subcontracted workers, who depend on work orders from firms or factories through their intermediaries; and the self-employed, who sell to individual customers or buyers. Between the two groups, self-employed workers fared slightly better. The median percentage of pre-COVID-19 earnings of the subcontracted workers was zero in April 2020 and had not recovered by mid-2021. In contrast, the earnings of the self-employed recovered to 44% of pre-COVID-19 earnings by mid-2020 but then dropped to 24% by mid-2021.

⁹ The dire situation of home-based workers in Asian cities aligns with findings from a [HomeNet South Asia study](#) in 12 South Asian cities, using the same survey tool as the WIEGO-led study (HomeNet South Asia 2022).

Subcontracted workers were more likely to report decreased demand for their products.

The particularly high strain on subcontracted workers reflects factory closures and reduction in both global and domestic production and demand. In Tiruppur, known as the “T-shirt capital of the world”, most garment production is for export. Before the pandemic, most home-based workers there were subcontracted by textile and garment factories to do ancillary tasks, especially when export orders were high. As of mid-2021, the factories were not operating fully and were putting out less work to home-based workers – only 16% of the home-based workers were working, even part-time.

The severity of impacts on home-based workers demonstrates that perceived economic benefits of “working from home” during the crisis did not apply to workers at the bottom of the supply chain. It also has gender implications, since globally 57% of home-based workers are women (Bonnet et al 2021). Home-based workers therefore constitute a less visible component of the pandemic’s “she-cession”.

4.2 Street Vendors and Market Traders

“All the municipal administrations only want to evict us and do not think about what we are going to live on. Without work I cannot pay for my children’s studies so that in the future they won’t be working on the streets like me. We feel impotent without work, they don’t allow us, and we will never get out of poverty if we don’t work.” – Male Street Vendor, Lima

Among the four sectors in the sample, street vendors and market traders were the second hardest hit, after home-based workers. There was significant variation in their ability to work across the study cities depending on the intensity and duration of lockdowns and other restrictions, and when wholesale markets and vendor markets were allowed to reopen. Whereas local governments in Accra and Mexico City were relatively lenient on restrictions throughout the pandemic, vendors in particular in Ahmedabad, Delhi, Durban, and Lima were affected by heavy restrictions and enforcement during various waves of COVID-19 infections.

Across the sample, earnings had recovered to only 27% of pre-COVID-19 levels by mid-year 2020. By mid-year 2021, eight out of every ten vendors and traders were back to work. Typical earnings had recovered to 60%; however, 62% of street

vendors were still earning less than 75% of their pre-COVID-19 earnings.

Punitive measures by law enforcement against vendors and traders – long impacting workers in these occupations – hindered their work throughout the pandemic. Although during the crisis municipal governments in Accra, Ahmedabad, Bangkok, Delhi, Durban and New York City recognized food vendors as essential workers (implicitly or explicitly), such recognition did not necessarily translate into ability to work during early restrictive periods. This was due to burdensome bureaucratic requirements (as in Durban) or generalized police violence against the working poor during lockdown (as in Delhi and Ahmedabad). In Lima, worker leaders reported that in May 2020 the authorities demolished a long-standing market at La Victoria, after telling vendors they were going to disinfect it.

Heavy-handed enforcement continued throughout the pandemic: 27% of vendors and traders who were actively working reported harassment between mid-2020 and mid-2021. This was particularly severe in Lima (80%), Delhi (66%), Ahmedabad (39%) and Durban (28%). In Bangkok and New York City, local governments were reportedly more lenient during the crisis than in normal times, though themes of harassment, tickets or confiscation still surfaced in interviews. New York City vendors expressed significant concern about plans for the city to resume usual enforcement in June 2021.

As restrictions were eased, reduced customer demand and lower purchasing power among their clientele converged with rising prices of stock and input, threatening profitability. Close to three-quarters (71%) of actively working vendors and traders reported decreased sales compared with mid-2020. While 67% reported that stock prices increased since mid-2020, only 49% had raised their selling prices over the same period, whereas 30% had reduced their selling prices.

Pre-COVID-19, more than half of the street vendors and traders interviewed sold food items, either fresh or cooked. Though around 80% of all vendors and traders were able to work by mid-2021, the earnings of those selling food had recovered more than those selling non-food items (71% of pre-pandemic earnings for food sellers versus 64% for non-food sellers). This highlights that demand for food declined less than for other products and/or the greater ability of food vendors to continue working due to their essential status. In cities like Bangkok, Delhi, Plevan and New York

City, this also reflects impacts on the tourism sector, on which many merchandise vendors rely.

During both 2020 and 2021, a slightly lower percentage of women than men street vendors and market traders were able to work. While the median earnings of both women and men were very low in April 2020, earnings among men had recovered to 70% of pre-COVID-19 earnings by mid-2021, compared to 55% for women. In Delhi, Mexico City and Plevan, the earnings gap between women and men increased over the course of the pandemic.

4.3 Waste Pickers

“Access to materials is more difficult, especially for the women who go to the dumpsite. Sometimes you meet women with their children who work all day but when they come down, they don’t have anything to buy to eat. The situation is degrading and really difficult for some.” – Woman Waste Picker, Dakar

Half of the waste pickers surveyed were able to work during the peak lockdowns or restrictions in April 2020 because they are better able to work under the radar of local government and the police than street vendors. While restrictions on movement were an important hindrance to work for waste pickers in April 2020, health concerns were a greater constraint by mid-year 2020 (40% of waste pickers) and remained the most important barrier until mid-year 2021. By then, almost 90% of the waste pickers were able to work. Earnings among waste pickers recovered to approximately half of pre-COVID-19 earnings by mid-2020 and to 78% by mid-2021. It is important to note that prior to the pandemic, waste pickers earned the least of all sectors in nearly all cities (except in Ahmedabad and Delhi where home-based workers and domestic workers earned less).

By 2021, many waste pickers were still struggling with closures of collection and sorting spaces, access to materials, and fluctuations in selling prices. Among those actively working, 70% of waste pickers said that accessing waste had become more difficult compared to mid-year 2020, reflecting reduced quantity, increased competition, and/or physical barriers to procuring waste. While waste pickers in Lima were permitted to work by 2021 during the second wave (as a result of their own advocacy efforts), many were facing new competition from private businesses that made inroads into areas formerly serviced by informal waste pickers during the 2020 lockdown period. Stringent new safety and equipment protocols forced some out of the

sector. Waste pickers in Accra and Dakar were still struggling with operational changes to the dumpsites where they work – including the abrupt closure of a large portion of the Kpone dump in Accra, and the rearrangement of the Mbeubeuss dumpsite in Dakar. In Delhi, the municipal government blocked the use of areas traditionally used to sort household waste.

Waste pickers who were actively working were less likely than street vendors to report harassment (16%) or other enforcement problems like confiscations, evictions, fines or fees by mid-2021 – with the exception of waste pickers in Durban, 46% of whom reported confiscations or destruction of their waste.

While the median earnings of both women and men waste pickers were zero in April 2020, earnings among men had recovered to 92% of pre-COVID-19 earnings by mid-2021, compared to 67% for women. This reflects in part differences in ability to work, and other gendered aspects of waste pickers’ livelihoods. In Delhi, women waste pickers sort waste at home or in small sorting centres, whereas men generally undertake public collection – leaving women particularly vulnerable when sorting centres were closed during the restrictive periods. In Dakar, local informants attributed the disadvantaged status of women waste pickers to the physical challenge of competing with men for the waste dumped by trucks and in transporting waste; the fact that women are less likely to be self-employed and more likely to work for another waste picker; and the shorter working period of women due to their unequal care burdens and the lack of daycare facilities near the dumpsites. In addition, during the pandemic a new waste management system in Dakar (PROMOGED) prolonged the hours of dumpsite collection, further disadvantaging women who were unable to collect at night due to security concerns.

4.4 Domestic Workers

“In my organization the workers don’t know what to do. Some are working as live-ins because they are afraid of losing their jobs. Those who are working as live-out domestic workers are being overloaded with work. They say that before [the pandemic], they simply watched the children, [but] now they have to take care of cooking, washing, ironing, etc.” – Domestic Worker Leader, Lima

As noted above, domestic workers had the second highest ability to work, after the waste pickers, in April 2020, mid-2020 and mid-2021. They experienced the greatest recovery by mid-

2021, reaching 91% of pre-COVID-19 earnings. This varies considerably by city however: only domestic workers in Pleven had fully recovered their pre-pandemic earnings by mid-2021, while domestic workers in Delhi only made 10% of their earlier income.

Unlike other sectors, the most important factor influencing domestic workers' ability to work from the start of the pandemic was the attitude and hiring practices of their employers, rather than government restrictions. Domestic workers' working arrangement was also a determining element: whether or not the domestic worker lived in her or his employer's home ("live-in") or commuted to work ("live-out"). Live-in workers were typically allowed to continue to work so long as they did not go out – in most cases, not even to visit their families.

In contrast, live-out workers were more likely to lose their jobs at the beginning of the pandemic, and struggled to find new work. The gap in ability to work between live-in and live-out domestic workers was most pronounced during the peak lockdowns/restrictions in April 2020 (32% of live-in versus 73% of live-out workers were unable to work), narrowed significantly by mid-2020 but increased again by mid-2021 (9% of live-in versus 18% of live-out workers were unable to work). By mid-2021, only just over one-quarter of live-out domestic workers who stopped working at any point during the pandemic had received any compensation from their employer.

Reflective of their ability to work, the earnings and earnings recovery of live-in domestic workers were far higher than those of live-out domestic workers in 2020, especially in April when the median earnings of live-out domestic workers were zero or near zero in five of six cities (Ahmedabad, Bangkok, Delhi, Lima and Pleven). This gap had narrowed considerably by mid-2021 when the earnings recovery of live-in domestic workers reached the pre-COVID-19 level and the earnings recovery of live-out domestic workers was 88% of the pre-pandemic level.

Among those live-out domestic workers who had work, the lack of availability of public transport, increased costs or the fear of contracting the virus while using it were major concerns. Live-out domestic workers also reported increased costs related to the provision of PPE and, in Bangkok, Lima and Mexico City, costs associated with COVID-19 tests and private transportation (taxis) required by employers in some instances.

While live-in domestic workers did not suffer a significant decline in work or earnings, many faced additional demands on their time and energy: cleaning, cooking and tending to the many family members in their employer's home. Most were not allowed to leave their employer's home or visit their own families and faced reductions in time-off. A domestic worker leader in Mexico City explained the situation of live-in workers as follows: "For live-ins, well, their employers are at home working, the work increases for them, they live with a lot of stress, sometimes with the employers they resolve it but most of the time they don't."

Both live-in and live-out domestic workers reported that the pandemic had reduced their bargaining power vis-à-vis employers. Due to increased competition and the obstacles to getting hired in the middle of a pandemic, domestic workers now feel compelled to accept a job almost at any cost. A domestic worker leader in Delhi explained, "Before we would get 2,000 for sweeping, mopping and cleaning. Now they tell us that we can do it for 1,500, we can take it or leave it because there are many domestic workers waiting in line to work."

A cross-cutting issue for domestic workers, street vendors, and waste pickers was the perception that they were "vectors" of COVID-19. This hampered their work and earnings, and created feelings of social isolation. A waste picker in Ahmedabad said that she had stopped working because of the painful stigma her work created during the pandemic: "No one talked to us and those who touch us are clad in plastic clothes. We feel as if we are in some other world. I felt that it would be better if God gave me death instead of this suffering because even the neighbours would look at me with suspicion."

Street vendors described that fear among clients had slowed down trade. Local authorities in Lima and Mexico City labelled public markets as "hubs of infection". A street vendor in Mexico City reported that "there were times when our (work)...categorized us as a source of infection... and so many people stopped going to the supply centres. We know that those claims had no content, no scientific support since we operate in an open space."

A domestic worker in Mexico described how "when my employers heard I had been infected, they did not take me back, even when I came with a negative test that cost me... I did the test but, in the end, it didn't matter because they did not give me the job". In Bangkok, a domestic worker

explained how the stigma associated with her nationality hurt migrant workers like her:

“During the second wave, people said that the Burmese were bringing the virus into the country... Employers didn't want to hire Burmese workers at all, as they were concerned about infection.”

These findings point to differentiated impacts on informal workers across cities, but also depending on their sector, status of employment, sex and product or service rendered. Overall, most respondents have not recovered their ability to work nor their full earnings, as compared to the pre-COVID-19 period.

5. Food Insecurity

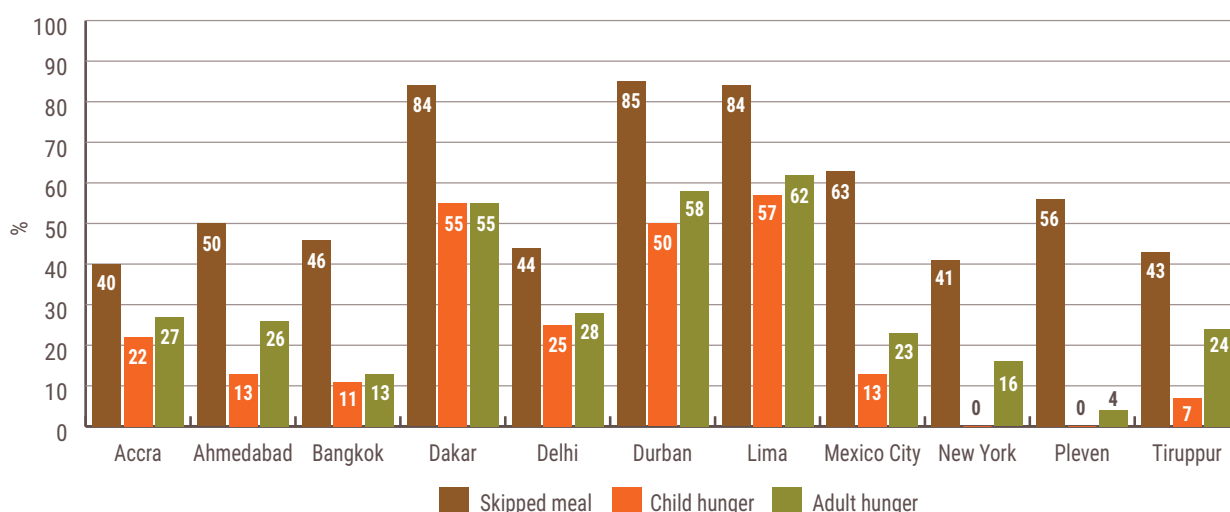
The severe and sustained disruptions to work and earnings are linked to challenges in meeting basic food needs. This was a pressing concern for respondents during the first wave of the virus, when lockdowns limited their ability to physically procure food, and household budgets dried up (Chen et al 2021).

By 2021, food security remained a significant challenge, reflecting households' severe financial constraints. Across the sample as a whole in mid-2021, 29% of workers reported that an adult in their household had gone hungry over the last month, and 27% reported that a child had gone hungry.¹⁰ Reports of hunger were most common in Lima (62% reporting adult hunger, 57% reporting child hunger), Dakar (55% reporting adult and child hunger), and Durban (58% reporting adult hunger, 50% reporting child hunger).

These figures are likely underestimated, given the stigma and embarrassment many respondents feel about experiencing and especially reporting “hunger”. Other indicators paint a more nuanced picture. Across the sample, the majority (57%) of respondents reported a decrease in dietary diversity or less-frequent meals within their households, compared with the pre-COVID-19 period. This was most prevalent once again in Lima, Durban and Dakar, but affected 40% or more of the sample in all other cities. A female domestic worker in Mexico City said that she and her family were eating fewer nutritious foods like meat and fruit, and added: “My son sometimes asks me for pancakes that he likes, but now I can't remember the last time I made them for him.”

Qualitative data show how the stark drop in household financial resources led to conditions of food insecurity. Some workers became the sole breadwinners in their households, or relied on another household to support them. A woman street vendor in Durban had four additional family members at home, none of whom had work: “When it gets to the end of the month and there is no food, they call me, and there is nothing I can do because I also do not have money.” A man waste picker in Accra said: “I have less income, so sometimes I starve, so my family can eat normally.” A waste picker in Delhi described that “with no earnings, we are finding it very difficult to sustain the family. Children have to remain hungry. We have to fetch food from different places, we do not know for how many days we will be able to buy food from outside.”

Figure 8: Percentage of respondents reporting food insecurity, by city, 2021



¹⁰ Among households with children at home.

Respondents in all cities mentioned rising prices of basic goods, particularly as compared to their diminished earnings.¹¹ A home-based worker from Delhi said: “Everything is expensive now. Just look at the rates of petrol and diesel. And we need gas to run the kitchen. These expenses are also increasing, and our per piece rate is declining.” A woman domestic worker in Bangkok explained that “in the past, the vegetable was 10 to 20 baht per bunch, but now the 20 baht vegetable no longer exists. We get to buy 40 to 60 baht vegetables... We used to be able to buy 5 or 10 eggs, but now that is not the case.”

Reducing food intake constituted a conscious coping strategy that helped workers avoid other painful decisions, like taking on additional debt, as described in Section 9. Almost one-quarter of respondents reported reducing food intake as an economic coping strategy. Food rationing was a common theme in surveys and interviews. In Mexico City, a respondent described the struggle to maintain the dietary needs of her ill, diabetic husband. After a neighbour gave her money to buy a cut of meat, she split it into four pieces and spread it over days. In New York City, a 73-year-old woman respondent described managing a cash grant from her member-based organization; each day purchasing two slices of bread, a piece of fruit and/or one vegetable. She had not eaten meat for months.

Particularly for women workers, decisions about food constituted part of a painful process of weighing undesirable household survival strategies. In Delhi, a woman street vendor explained:

“Our children had to sleep hungry due to COVID-19. We had to take loans to even pay for basic daily expenses, now we are not able to pay back those loans. How will we pay back the loans as we do not have any work now.”

These findings provide a stark and sobering reminder of the human costs of the crisis. In households that rely on the daily earnings of informal workers, this crisis will likely have a long-lasting effect on health and wellbeing.

6. Workers' Health

This section explores the health risks, both physical and mental, that workers reported between mid-2020 and mid-2021. It also

delves into the challenges that workers faced in protecting themselves from these risks, including access to personal protective equipment, health care, and basic sanitary infrastructure in places of work. Finally, it analyzes the vaccination coverage among workers in each city and the reasons for not accessing vaccines.

6.1 Exposure to COVID-19 Infection

With the first wave of the COVID-19 virus in 2020, it became clear that all informal workers who had to work or move about outside their homes to earn a living faced exposure to the virus, including those deemed as essential workers. These risks were particularly high for waste pickers, especially those dealing with medical waste.¹² By mid-2021, these risks remained present and continued to impact workers' physical and psychological health.

Most notably, 59% of waste pickers and 50% of domestic workers reported concerns about exposure to COVID-19 in their places of work. While waste pickers were at risk for working in public spaces, domestic workers mentioned being exposed to the virus either during their commutes or in their employers' homes. Waste pickers in Bangkok, Delhi, Durban and Mexico City reported sorting contaminated (yet potentially profitable) materials to earn a livelihood. Some described encountering medical waste in the process. Home-based workers expressed concerns about transmission through commuting to their suppliers or clients, or through exchange of goods.

Across several cities, the prevalence of COVID-19 among surveyed workers suggested that infection had become more widespread among workers in mid-2021 than in mid-2020. Prevalence of infection among workers is also reflective of a country's public health system and a city's sanitary conditions: in Lima (capital of the country with the world's highest COVID-19 death rate) almost 50% of workers reported having tested positive for COVID-19. Over 30% of street vendors and waste pickers in Durban tested positive between mid-2020 and mid-2021, following multiple severe waves of the virus and a period of civil unrest. In contrast, workers of all sectors in cities with less severe waves of COVID-19, such as Accra and Dakar, reported a relatively low prevalence of confirmed cases. However, the rates of prevalence should be taken with caution because the survey

¹¹ By October 2021, all countries in the study experienced inflation, ranging from 9.3% in Ghana and 5.6% in India, to 0.9% in Thailand (International Monetary Fund 2021).

¹² See Braham and Ogando 2020 for further details.

inquired about confirmed cases, which might be underestimated due to limited testing.¹³

Impacts to health were a significant obstacle to work: almost 30% of respondents reported being unable to work at some point over the last year for fear of becoming ill or due to actual illness. One woman home-based worker in Bangkok reported the lingering impacts of COVID-19 infection on her ability to work, suggesting that some had suffered from “long COVID”¹⁴: “For those who got COVID, although they recovered...their health is different from before. They are easily tired, and when they get tired, they have to stop working immediately.” As in 2020, migrant workers in all sectors were more likely than locals to report they did not work in mid-2021 because they were concerned about becoming ill, which may reflect concerns about whether they were eligible for health-care access or the degree to which they could access it in practice.

In cities with particularly severe waves of COVID-19, respondents also spoke about how the deaths of immediate family and community members impacted them. A domestic worker in Lima who lost several family members and friends said that, “it has been disastrous, shocking. To see people die so often shocks one’s nerves; seeing so much pain is shocking.” These losses contributed significantly to workers’ declining mental health, as described later in this section.

6.2 Access to Health Care and Sanitation

Despite the critical importance of access to clean water for infection prevention, the majority of surveyed workers reported having no access to water while at work. This was particularly the case for waste pickers and street vendors. Among waste pickers, only half (51%) reported access to water at sorting sites and a lower percentage (37%) at collection sites. In six out of nine cities where street vendors were surveyed, the majority reported no access to water in their places of work. This was especially pronounced in Delhi and Durban, where over 80% of street vendors had no access to water at their vending sites. Despite public health concerns, access to water at informal workplaces did not improve during the pandemic, suggesting little to no improvement over the course of the pandemic.

Respondents continued to face difficulties accessing affordable, appropriate, safe and good-quality health care, especially when suspected or confirmed as being infected with COVID-19. In interviews, respondents discussed dealing with over-burdened public health systems when seeking treatment, and having “no option but to bear the expense and take the patient to private hospitals”, as detailed by a woman home-based worker in Ahmedabad. Due to their lower earnings, workers struggled to pay out-of-pocket for private treatment, or were forced to forgo medical treatment. In the words of a waste picker in Lima:

“Most of us have been infected, I even had to take a loan from the bank to be able to survive...we had to see how to support [medical] expenses, to buy oxygen, medicines, medical visits, which were about 100 soles each, two or three times a week. [Other workers] had no money, and some have sold their things to pay for all those expenses.”

In Lima and Mexico City, 24% and 27% of respondents respectively reported forgoing medical treatment for themselves or a member of their household.

Moreover, some respondents were not allowed to seek health care. Domestic workers in Lima and Mexico City mentioned cases of colleagues who were forced to work despite being ill with COVID-19, laid off if they missed work due to illness, or not allowed to leave the house to attend medical appointments, including for vaccination against COVID-19. As a domestic worker in Lima explained:

“They cannot even go out to the [hospital or doctor’s] appointment, to attend. There is a lack of humanity on the part of their employer, who says to them, ‘you can’t go out today, you are working’. So they miss that appointment.”

6.3 Mental Health and Wellbeing

Mental health was also a significant concern for respondents and was consistently raised in the survey and interviews. Economic disruption, unstable working conditions, infection risk and pervasive uncertainty associated with the pandemic have created sustained risks to workers’ mental health and wellbeing. Respondents described a climate of fear and anxiety, with concerns centred on threats to their health and

¹³ By July 1, 2021, for example, the United States had performed 1,419 tests per thousand people, compared to 34 in Senegal and 55 in Mexico (Our World in Data).

¹⁴ This is a chronic and debilitating post-viral syndrome (Rajan et al. 2021).

their livelihoods. These concerns were expressed by workers across sectors and across cities. In the words of a woman waste picker in Bangkok:

“I feel that COVID-19 worsened people’s mental health. Everyone is concerned about everything. Anxiety caused some families to go crazy. When they see infected people in the community, they appear to be terrified of those people. It caused problems in the community relationship.”

Nearly one-quarter (24%) of domestic workers reported mental and psychological stress as an occupational risk. This was particularly common among live-in domestic workers (37% of live-in domestic workers versus 20% of live-out).¹⁵ Qualitative findings, from open-ended questions and interviews, suggest that such feelings of stress were compounded by isolation, overwork, fear of being fired or getting sick, and the inability to see or care for family members. A domestic worker in Durban reflected that “what’s happening now in the world is really ruining our mindset and they do not give hope”. A domestic worker in Lima noted that “many of them [workers] are live-ins, they wake up early, they are stressed ... they even have mental problems”.

Their financial situation was a mental health stressor for workers across sectors. Many referenced the toll that coping strategies (Section 9) such as debt, overdue payments, or forgoing consumption took on their mental or emotional health. A male respondent in Lima explained that “before the pandemic I had debt with the bank and I can’t pay even that. It’s grown more and it’s making me mentally sick.” Similarly, a domestic

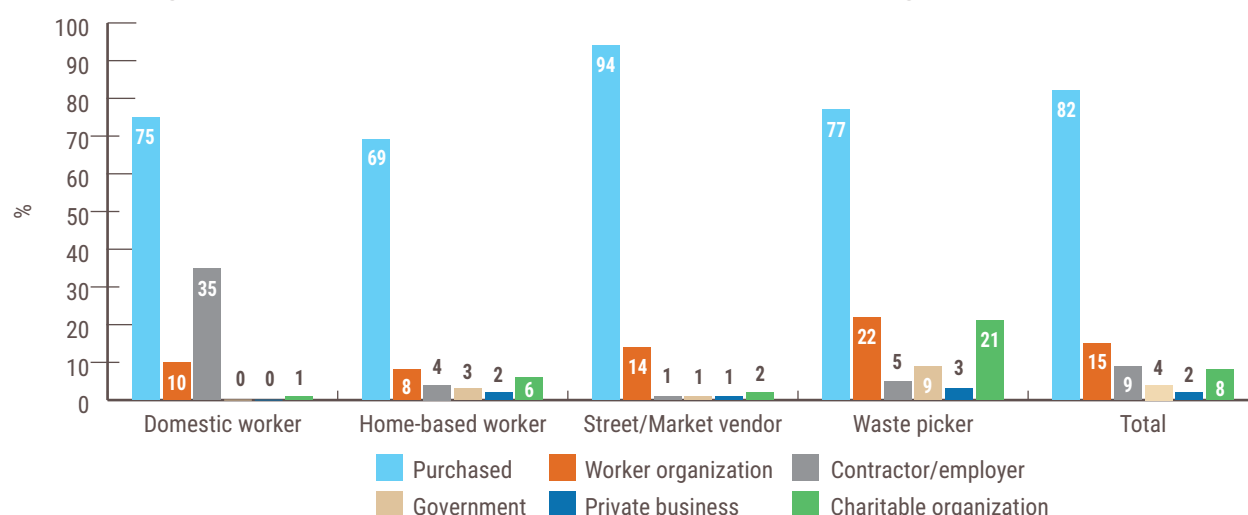
worker in Mexico City reported: “The hardest thing that I have cried a lot about is paying my rent, because when it gets close to the day to pay and I don’t have enough, I get very upset, but I know that crying is not going to get me anywhere. So I started calling my friends to ask them to lend me money.”

6.4 Workers’ Responses to Health Risks

To mitigate continual exposure to occupational risks over the course of the pandemic, workers have taken preventative action – albeit at great financial cost. One example of this has been to make changes to their workplace infrastructure to reduce the risk of onsite COVID-19 transmission. A street vendor in Bangkok described how she and her colleagues adapted their working environment: “The District Office told us to put things in order as per the COVID-19 prevention announcement. For example, there must be one market entrance. We needed to use ropes to create one entrance. Customers need to wear face masks. There must be a temporary scanner. Every store must have hand sanitizer. The number of buyers at any given time is limited.”

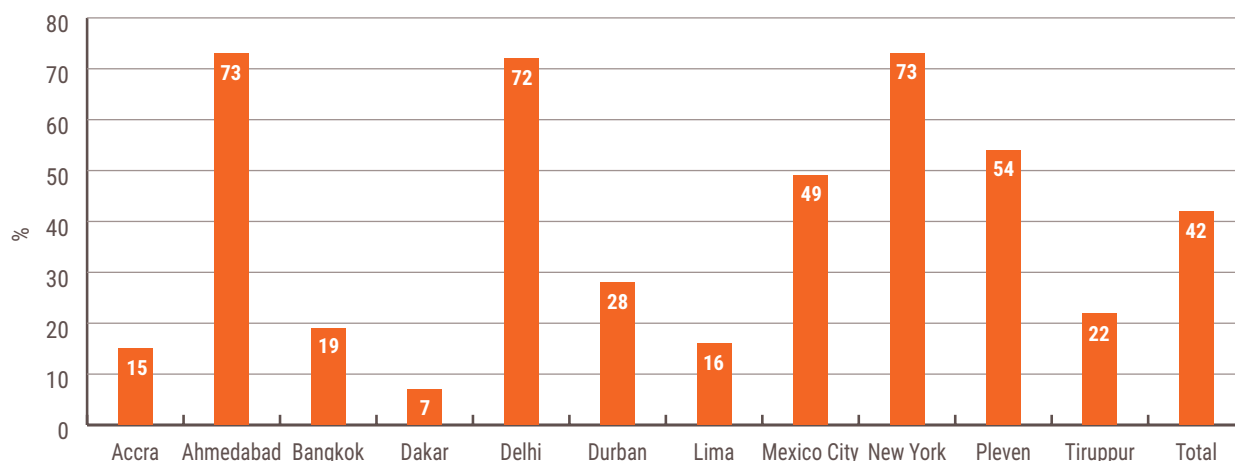
Elsewhere, workers reported investing in oximeters and thermometers and carrying out onsite spot checks, in order to identify any possible infections. However, these interventions have had mixed outcomes for workers. A street vendor in Accra described how upholding COVID-19 prevention practices had deterred customers, which could ultimately impact on her

Figure 9. Source of personal protective equipment, by percentage of sector, mid-2021



Note: Respondents could report more than one source.

¹⁵ Workers were asked which public health risks in their work and at their workplace were greater now compared to February 2020, before the pandemic.

Figure 10: Percentage of respondents vaccinated by city, mid-2021

livelihood: “When people come they want to hold and turn to assess goods before they buy and if I don’t allow, they don’t buy. Some even want to wear gloves to hold them but I let them know that I am not comfortable. They may feel safe but I don’t. Some understand but others don’t and leave.”

As was the case in 2020, workers continued to demonstrate high levels of PPE use in mid-2021 (**Figure 9**). Across all cities, 95% of workers reported using at least one form of PPE, including masks, gloves, hand sanitizer, soap and disinfectant. Similar to 2020, the costs of providing their own PPE has continued to burden workers. Across the 11 study cities in 2021, the vast majority of respondents (82%) in all sectors supplied their own PPE to protect themselves, their households, their customers and their fellow workers from COVID-19. Many repeated statements such as this from a woman waste picker in Dakar that they “had to keep renewing our health protection materials and we were paying for it out of our own pockets”. In particular, almost all surveyed street vendors needed to supply their own PPE, with organizations of workers in informal employment largely filling in gaps in provision.¹⁶

6.5 Access to COVID-19 Vaccination

Vaccination against COVID-19 is an important protective measure, providing protection against illness and death and helping to limit community transmission. However, even by 2021, vaccination rates were low on average in most of the study cities (**Figure 10**). New York City had the highest rate of vaccination. Ahmedabad and Delhi also had relatively high rates. Higher vaccination rates in Ahmedabad and Delhi can be attributed in

large part to the fact that the Round 2 study was carried out after vaccination campaigns by the Government of India and local organizations of informal workers. Other surveyed cities, however, did not receive sufficient supplies of vaccines through the COVAX system (a global procurement mechanism for COVID-19 vaccines to ensure fair and equitable access) or through bilateral agreements. Of all sectors, waste pickers were the least vaccinated, with only 29% of survey respondents reporting having been vaccinated.

Although a lack of vaccines was the major obstacle to respondent vaccination in most cities, there were a variety of other reasons for low vaccination coverage among the respondents from different sectors. Access to accurate information on vaccination was a clear barrier, with some workers sharing sentiments such as “if we take this vaccine, we would die within a year” (waste picker, Ahmedabad), while others lamented that it was “difficult to decide what was true. The information was confusing, the information varied too much” (waste picker, New York City). Workers reported other barriers too, such as fear of a potential loss of their livelihoods due to being absent while suffering vaccine side effects, feelings of chronic marginalization and distrust in the state, and logistical challenges that rendered vaccination beyond the reach of some groups.

A waste picker leader in Bangkok spoke of an older colleague who intended to get vaccinated but could not use the digitalized system to register for her appointment: “I did not know how to register [her/him]. Why is it that the registration needs to be done through a smartphone? What happens to those who do not have a smartphone like the elderly? If the District Office does not pay

¹⁶ PPE supply from employers or contractors was reported almost exclusively by domestic workers.

attention to these people, they can only wait at home to die.”

In conclusion, workers have remained unprotected from – and exposed to – a range of occupational risks, impacting both their health and livelihoods. Findings from the study suggest that there has been very little improvement in working conditions since the onset of the pandemic and that, by mid-2021, vital public health tools such as COVID-19 vaccination have remained out of reach for many workers. As discussed further in Section 10, local organizations of informal workers have continued to play a pivotal role in supporting workers to manage and address health risks.

7. Care Responsibilities and Household Pressures

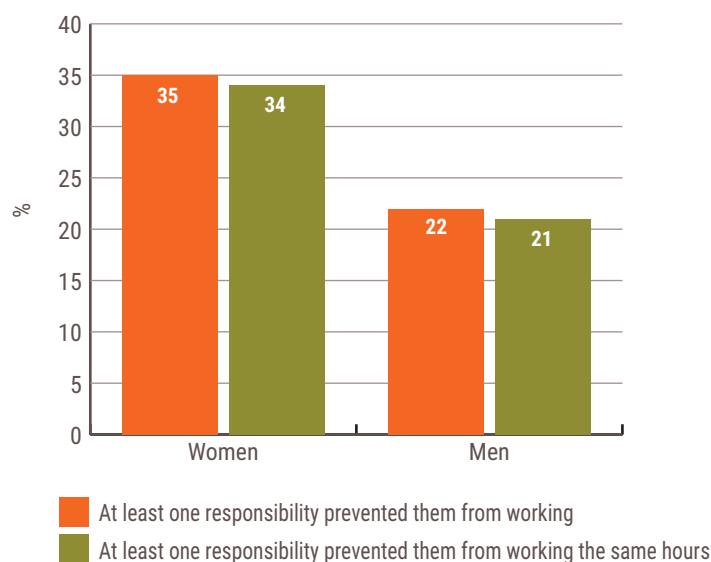
In 2020, both women and men reported increases in unpaid care responsibilities in the household. There were increases in both direct care, primarily due to school and child-care centre closures, and indirect care, particularly due to additional hygiene measures workers took to prevent contracting COVID-19.¹⁷ By 2021, respondents reported an increase in direct care compared to pre-COVID-19 levels (34% of women and 30% of men). They also reported an increase in indirect care responsibilities (30% of women and 31%

of men). A male street vendor leader from Lima highlighted the increased pressure on women workers:

“The role of women has multiplied and tripled. They are not only taking care of the home and the children, now many of them are taking care of the sick. And with regard to school, the responsibility of accompanying the child’s education, as it is virtual, is [on women]. They have to check if the child is attending [online classes], listening well. This is a very heavy task. That is why I say that women’s work...has tripled with the family responsibilities.”

In both rounds of the survey, waste pickers, live-out domestic workers,¹⁸ and street vendors were more likely than home-based workers to report increases in direct and indirect care (42% of waste pickers, 33% of live-out domestic workers, and 30% and 28% of street vendors and market traders, respectively). Working in public space, combined with lack of municipal government support to secure safe and hygienic spaces, helps explain reports of heightened exposure to COVID-19 among street vendors, market traders and waste pickers. Having children accompany them as they work, due to the closure of schools and child-care centres, also had implications for how much time and attention many street vendors and waste pickers could devote to their work.¹⁹

Figure 11: Percentage of respondents reporting caring-responsibility impacts on work, by gender, 2021



¹⁷ Unpaid care work is divided into direct care responsibilities (child care and care of the sick and older persons done within households and communities) and indirect care responsibilities, which includes cooking and cleaning and support to cover direct care. For further details see Ogando, Rogan and Moussié, 2021.

¹⁸ Live-in domestic workers were excluded from questions about care responsibilities in their own households, since they live with their employers.

¹⁹ These findings align with a separate study conducted by WIEGO of child-care needs during the COVID-19 pandemic in Accra, Durban, and Nakuru (Boatang et al 2021).

Respondents in cities with stronger second COVID-19 waves and stricter lockdowns also reported greater direct care responsibilities, likely linked to the extended closure of schools and child-care centres.²⁰ Sixty-four per cent of respondents in Bangkok, 58% in Lima, 47% in Mexico City, 36% in New York City, 35% in Tiruppur and 32% in Delhi reported increases in direct care.

Increases in unpaid care work have directly impacted workers' ability to work. In mid-2021 over one-third of women (35%) and just over one-fifth of men (22%) who reported increases in any care responsibilities said that this prevented them from working. Roughly the same proportions reported that care responsibilities prevented them from working the same number of hours they were working pre-COVID-19 (34% of women and 21% of men).

While both men and women workers reported increases in direct care work, the impact on women's productivity and, consequently, their livelihoods was more pronounced. Both men and women who reported direct care responsibilities were working fewer days in comparison to men and women not reporting direct care responsibilities (see **Figure 12**).

Many women workers and leaders reported that women (rather than their male counterparts) had stopped working or reduced their working hours to meet their families' needs. Interviews with women workers specified the ways in which these

responsibilities interfered with their work and earnings. A woman street vendor from Bangkok explained the multiple impacts of direct care responsibilities on paid work:

"Many female vendors have school-aged children. They need to adjust. Their children are still young. Without anyone to accompany them, they aren't able to learn. Female vendors have to close their shops quickly and reduce trading time to study with the children. Even if they sell for longer hours, their income is insufficient. Now that they have to reduce the trading time, it's very difficult for them."

A home-based worker leader in Pleven described how the lack of social protection associated with informal employment intersects with traditional gender roles, hindering women's earning potential. She stated:

"The students started online study. The smallest ones are especially problematic. If a family member works under an employment contract, he or she takes paid or unpaid leave. If both are informal workers, then the woman takes full care of the children. Thus, it is an additional workload and reduces productivity."

Women reporting increased direct care responsibilities were working almost two days per week less on average than men with increased direct care responsibilities, and more than a day less than women without increased direct care responsibilities.

Figure 12: Average days worked per week in mid-2021, by respondents reporting increases in direct care responsibilities, by gender and total

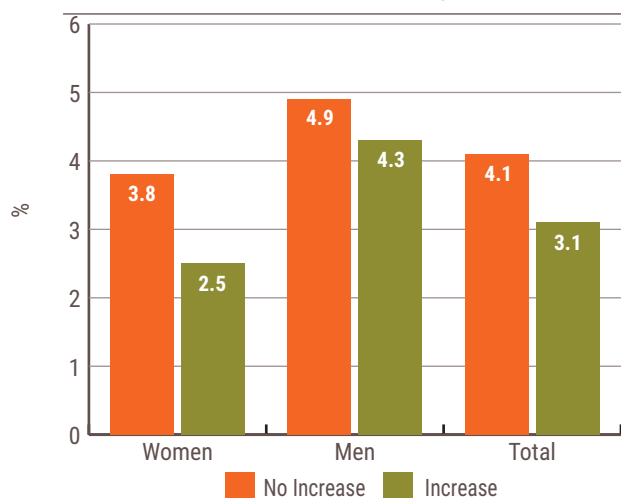
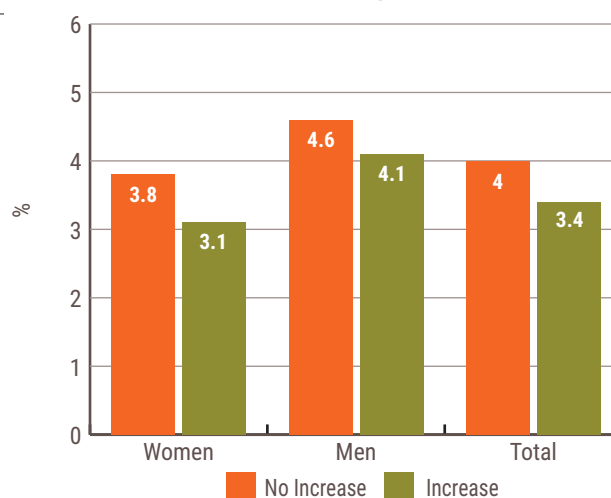


Figure 13: Average days worked in mid-2021, by respondents reporting increases in indirect care responsibilities, by gender and total



²⁰ According to UNESCO, national school closures (full and partial) were the longest in India (82 weeks), Peru (75 weeks), and Mexico (71 weeks). They were 60 weeks in South Africa, 52 weeks in Thailand, 47 weeks in Bulgaria, 39 weeks in Ghana and 22 weeks in Senegal (UNESCO, 2022).

Women reporting increases in indirect care responsibilities (**Figure 13**) were also working fewer days than all other groups (women without increases in indirect care responsibilities, and men with and without increases). These patterns show that women informal workers with any care responsibilities are struggling to return to their pre-COVID-19 working routines.

In their responses to open-ended survey questions and the interviews, respondents placed particular emphasis on the concern for their children's education and nutrition. Many workers and leaders reflected how time-consuming it was to support their children's remote learning and that women workers shouldered greater responsibility for this. In addition, workers – women in particular – described the financial challenges of covering the multiple costs of online homeschooling, including the use of cellphones, tablets and computers. A woman waste picker leader in Bangkok described that in her sister's home, "They did not have money to pay for the internet. If they do not pay for the internet, they cannot be in class." In Lima, a woman waste picker explained how, during lockdown, waste pickers risked breaking curfew to help meet these costs: "That is why they are looking for recyclables until dawn...to be able to get some materials and provide something for their children, [like] internet...so they can study."

The struggle to access schooling often translated into disruptive learning conditions. In several cities, workers described how they had to share a single smartphone among many children and other family members. A street vendor leader in New York City highlighted the "significant digital divide" between vendors in certain neighbourhoods and better-off New York households. He said that a vendor took their children to work every day, because the internet was more accessible in the public marketplace than in their home. In addition, some questioned their own capabilities to play the role of both parent and co-teacher. A domestic worker leader in Bangkok explained that: "Even if the kids are in Grade 4 or 5, it is impossible for the parents who never know what they are learning to catch up with them. We just sit with them." She compared this with students from well-off families whose parents could stay home with them, buy equipment, pay for the internet, and pay for a tutor. While the digital divide is not new for informal workers, these testimonies underline the deepening of these inequalities during the pandemic, and the gendered way in which they affect individual households.

Another much-discussed theme was how living conditions and tensions placed pressures on households already stressed by multiple deprivations. This was illustrated starkly in the three Indian cities of Ahmedabad, Delhi and Tiruppur, where the majority of respondents reside in informal settlements.²¹ A waste picker leader in Ahmedabad described how living conditions had deteriorated for families: "The conditions of people living in small houses were extremely pitiful. Most people were at home due to no work and there were more members. They lived in miserable conditions." Another woman waste picker described: "We felt that we had been locked up in the Central Jail during the lockdown." A lack of basic water and sanitation in communities and near households presented an additional layer of vulnerability for families. Such living conditions also frequently led to greater tensions within the household and contributed to deteriorating mental health, particularly for women workers. A home-based worker leader in Ahmedabad reported: "Due to such stressful situations, there were reports of rifts among families. They had lost their mental wellbeing."

To sum up, respondent households faced many sources of tension during the COVID-19 crisis in addition to the loss of work and earnings. These included the challenges of educating their children and of increased unpaid care responsibilities. Overall, these trends also point to a deepening of intergenerational poverty among informal workers' households resulting from strains to meet household expenditures and concerns over adequate digital infrastructure and skills to support children's education.

8. Access to COVID-19 Relief Measures

Despite major relief programmes in response to the first wave of the COVID-19 virus, cash and food relief had reached less than half of the survey respondents three to four months into the pandemic (Alfers et al 2020). Section 2 of this paper outlined the relief measures implemented by governments over the two survey periods (for a summary, see Appendix 2). This section looks at how relief measures have changed between the two study periods, the extent of and barriers to access, and whether the relief that was received was adequate.

²¹ For a detailed overview of how women informal workers in Delhi are coping with increased care burdens and a depletion of their incomes, see Sinha, Majithia and Narayan (2021).

8.1 Cash Grants

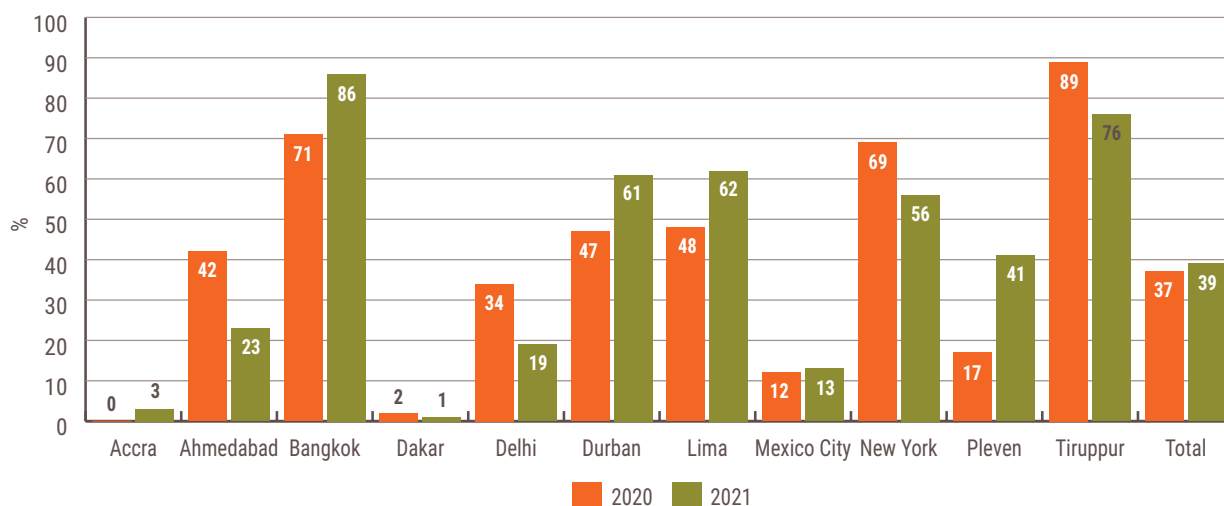
In the first three months of the pandemic (April–June 2020), 37% of respondents reported receiving cash relief, compared to 39% of workers between mid-2020 and mid-2021. The fact that only an additional 2% of workers gained access to this kind of relief might be explained by the decrease in cash grants available in the second year of the pandemic: during the first three months, cash grants aimed at least some groups of informal workers were available in nine of the study cities (Accra, Ahmedabad, Bangkok, Delhi, Durban, Lima, Mexico City, New York City and Tiruppur). Between July 2020 and August 2021, this number decreased to six cities, with Bangkok, Durban, Lima, Plevin, New York City and Tiruppur incorporating cash grants either through social protection or business support programmes into their relief programmes.

Respondents who received relief during the first months of the pandemic were more likely to also receive support between mid-2020 and mid-2021: more than half (60%) of those who received relief in the first three months benefitted from it during the second year, while less than one-quarter (23%) were first-time recipients. There may be a number of reasons for this in the total sample – the fact that cities with stronger cash grant programmes were also the ones most likely to carry those over into 2021, and successful applicants the first time around may have faced lower barriers to accessing relief in the subsequent rounds. City-level data supports this explanation: in Bangkok, Durban, New York City and Tiruppur, a significantly higher proportion – 90% (Bangkok), 70% (Durban), 69% (New York) and 74% (Tiruppur) – of those who received cash relief in Round 1 continued to receive it in Round 2.

Among the cities that continued cash grants into 2021, three – Bangkok, Durban and Lima – improved their coverage and two – New York City and Tiruppur – saw significant declines (see **Figure 14**). The improvements in coverage are likely to be related to the increasing efficiency of programmes over time, especially in Bangkok and Durban. In Lima, the increase may reflect that workers were receiving late payments for the Bono Independiente established earlier in the pandemic and/or the slow pace of Bono application approvals. Notably, Mexico City also recorded a slight increase in cash relief, although no new cash relief programmes were introduced. This is likely to be the result of advance payments of social pensions in the lead-up to elections in June, 2021. In Plevin, the increase in access to cash was likely due to the introduction of the pension top-up. While this benefitted a significant number of surveyed workers, most of the sample were not eligible.

Despite continuing to offer cash relief into 2021, both Tiruppur (76% vs 89% in 2020) and New York City (56% vs 89% in 2020) recorded a significant drop in the receipt of cash. In Tiruppur, a main driver behind this decrease was the overall reduction in cash relief on offer, particularly that specifically targeting informal workers. However, it should also be noted that Tiruppur still recorded the second highest percentage of workers reporting access to cash relief – after Bangkok – in Round 2. Ahmedabad and Delhi respondents continued to report some, although much lower, access to cash relief. Because no cash grant programmes were on offer there after June 2020, the continuation may be related to the loan programmes available and described below.

Figure 14: Percentage of respondents who received government cash relief, by city, 2020 & 2021



In terms of barriers to access, in Bangkok the main reason for respondents not receiving relief was their citizenship status (mainly among migrant domestic workers), while in Durban lack of documentation was the main reason cited, particularly among waste pickers. The major barrier to access in Lima was the same as in Round 1, “eligible but not listed,” reflecting the incomplete nature of the social registry.

Among those who needed capital to resume their livelihoods, a small percentage (9%) used cash grants to help revive their livelihoods. This was the highest by far in Bangkok (52%), where cash grants were widely received, demonstrating the potential economic benefits of cash grants beyond household sustenance.

8.2 Food Relief

Government food relief was available in eight of the study cities in the first three months of the crisis, but only in seven cities between mid-2020 and mid-2021. Three of the cities that offered food relief in Round 2 were in India (Ahmedabad, Delhi and Tiruppur), where food aid relied on a pre-existing Public Distribution System (PDS) for food and other essentials. Additionally, food relief was distributed in Durban after the civil unrest in July 2021 that heavily disrupted supply chains into the city. Food banks were available in New York City, and in Mexico City there was some food distribution targeted at the poor. Overall, there was a noticeable drop in access to food relief, with 37% of respondents receiving government food aid during 2021, compared to 42% during the first three months of the crisis (see **Figure 15**).

Decreases in the receipt of food relief were recorded in Ahmedabad, Delhi and Tiruppur

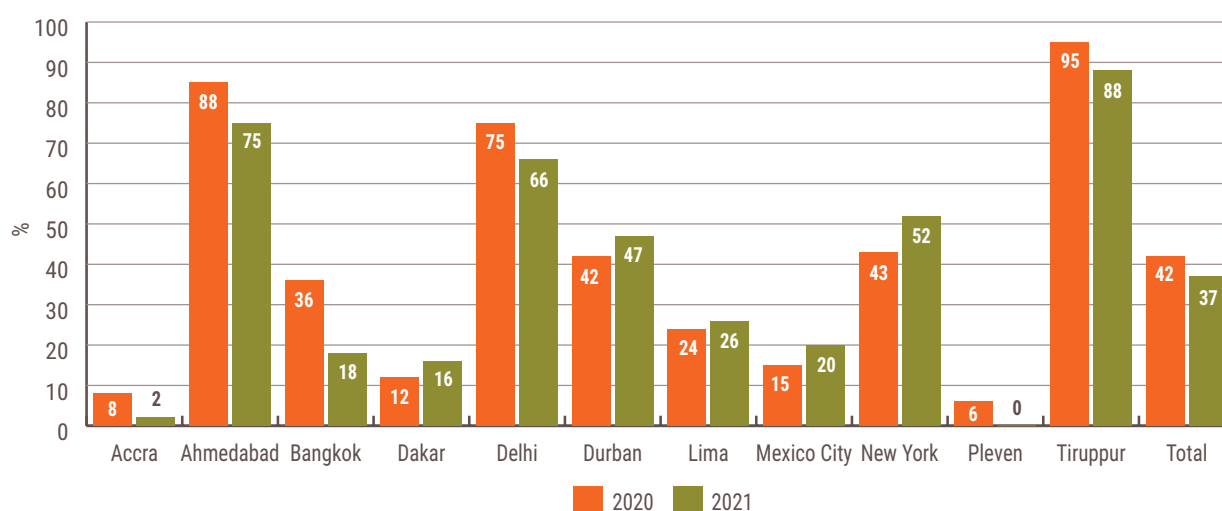
between mid-2020 and mid-2021. In Ahmedabad, respondents who did not receive food support reported that they were unaware of it being on offer (which could also mean they were not, in fact, eligible). This was the same for Delhi, though some also said they lacked the ration card required to access food through the Public Distribution System. Lack of a ration card was also the most cited reason for the relatively small number of workers who reported they had not received food aid in Tiruppur.

Nevertheless, the Indian cities recorded the highest receipt of food relief due, no doubt, to the relative strength of the PDS. As with cash relief, findings from the Indian cities of Ahmedabad and Delhi suggest that those who had received food relief in Round 1 were more likely to report receipt of food relief between mid-2020 and mid-2021. Durban, Mexico City and New York City recorded increases in receipt of food relief, but from a significantly lower base. The increase in receipt of food relief was also higher (but still off a low base) in Bangkok, Dakar and Lima. However, these numbers are more likely to be related to non-governmental food support as there was no or very limited official government food relief in these cities.

8.3 Government-Supported Loans

During Round 1 there were two cities – Durban and Mexico City – in which government-supported loan programmes were available for informal workers from relatively early on in the crisis. By Round 2, Mexico City had dropped its loan scheme, but Durban continued the Township and Rural Enterprises Programme (TREP) – a hybrid 50% cash grant, 50% loan scheme. Additionally, in June 2020, the Government of India instituted

Figure 15: Percentage of respondents who received government food relief by city, 2020 & 2021



a subsidized-interest micro-loan programme for street vendors, and the Thai government introduced low-interest loans through the state savings bank. In Accra, a loan programme for small businesses was available though, as in Bangkok, it was not designed with informal workers in mind as the bureaucratic requirements were high. Overall, reported receipt of government loans was low (see **Figure 16**). The highest rate was in Bangkok (17%), followed by Accra (15%) and Delhi (13%). Across the sample, receipt was highest among street vendors/market traders (12%).

A number of problems with some of the loan schemes have been identified. Implementation problems have beset the PM SVANidhi scheme in India: low awareness-raising, complex online application procedures, delays from collaborating banks, and over-dependence on urban local bodies for documentation have all played a role in reducing access to the scheme (D'Cruz 2021). The eligibility requirements for South Africa's TREP scheme, which include registration with national tax and social security institutions, have posed a high barrier to more vulnerable informal sector businesses (Skinner et al 2021). Similarly, in Thailand, only businesses with an already existing credit line with a commercial bank were eligible for the government loans. Moreover, many informal workers have been hesitant to take out loans, fearing that they will be unable to repay the debt even with low interest rates. As a street vendor in Delhi explained, "I received the PM SVANidhi loan, but after the second day the bank declared that there was interest to pay. Due to the high cost of goods I have no savings. How is it possible to pay the interest on time?"

8.4 Other In-kind Relief

Despite costs such as rent and utilities being a major source of strain for the respondents, support to cover these expenses was virtually non-existent. With regard to housing, only 1% of respondents benefitted from rent cancellation or forgiveness, and only 6% received a temporary deferral. Four per cent received cancellation or forgiveness of utility bills and 11% received temporary deferral. In Accra, utility subsidies were one of the only measures in 2020 that actually reached respondents – however, as noted in Section 2, the pressure to reduce social spending led to elimination of this measure in 2021.

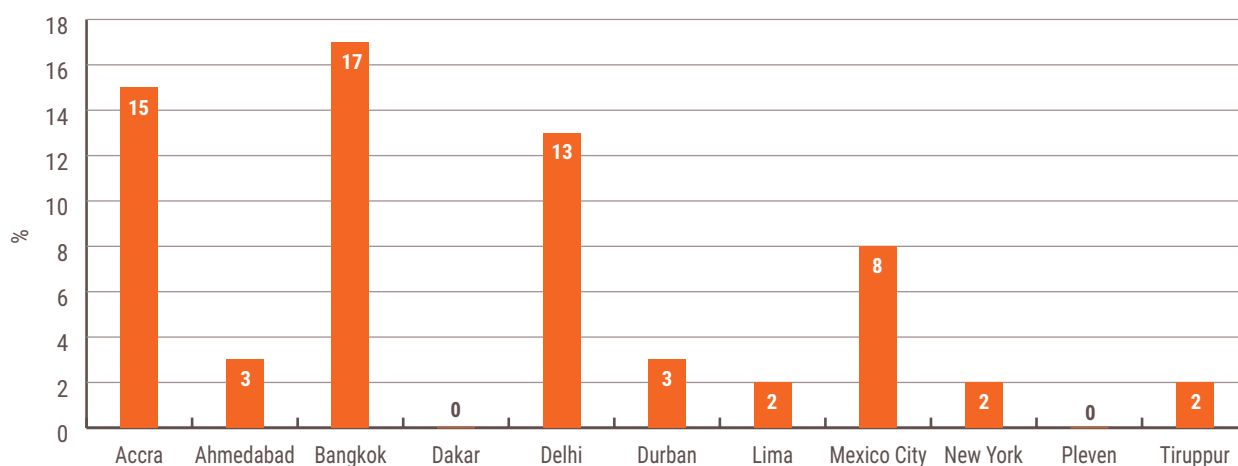
Thailand's half-half scheme was designed as a form of bottom-up economic stimulus, in which the cash handout provided by the government could only be spent on food and essential items at approved retail outlets. The scheme has benefitted street vendors who were able to participate as retailers. However, discussions with worker organizations in Bangkok suggest that the scheme was less beneficial for improving informal workers' buying power as customers, because they struggled to provide the other half of the payment.

8.5 Impact of Relief Measures

Many respondents contrasted the substantial bailouts paid to formal business to the relief measures they had received. The leader of UNITY in Bulgaria noted that:

"Unfortunately, the recovery measures taken by our government were directed to sectors that can recover without the support of our government ... The government supported the millionaire business companies, not the small family businesses or even

Figure 16: Percentage of respondents receiving government loans by city, 2021



family-run businesses that rely on their day-to-day earnings, that don't have big capital or profits."

Her concerns were echoed by a street vendor in Lima:

"The Bono is an insult to the dignity of human beings, they should have given us an economic incentive to generate income to be able to work. But with 600 Soles what are you going to do? On the other hand, large companies get billions."

Across the whole sample, access to cash relief or food relief made no significant difference to reported incidents of household hunger. There are, however, important city-level differences. India's food relief, as was the case in mid-2020, had some impact in Delhi and Ahmedabad, with recipients somewhat less likely to report incidents of hunger than those who did not receive food aid (Delhi 27% versus 33%, Ahmedabad 32% versus 26%).

Two workers relayed their experiences:

"All the workers have received free rations from the government, which are still being provided. The ration was of good quality and our women and their families have survived on this ration." – Woman Domestic Worker, Ahmedabad

"We could only eat for many months because the government provided us with free food grains. However, the quantity was not sufficient for my family so for many days we remained half hungry." – Woman Waste Picker, Ahmedabad

Similarly in Ahmedabad, Durban and Lima, those who reported receipt of food relief were less likely to report child hunger (11% versus 17% in Ahmedabad, 46% versus 53% in Durban, and 52% versus 58% in Lima).

In New York City and Lima, those who received cash relief were less likely to have reported hunger in the household than those who did not receive it (10% versus 23% in New York City, 60% versus 67% in Lima). However, these findings could also reflect the economic status of those receiving relief – better-off informal workers being in a better position to receive food or cash.

The purchasing power of cash grants in most contexts was limited, but they did make some contribution to household well-being. A waste picker in Lima stated: "They helped us to buy small things to sell, but it was groceries that were the most important thing for which we used the bonos [grants]." Similarly, a market trader in Durban said: "The grant really helps me a lot because I use it to buy my family's monthly groceries. It is not enough, but we are surviving."

These results suggest that, at best, relief measures contributed to household expenses but were insufficient to cover the economic losses incurred because of the crisis.

In conclusion, while relief measures declined between mid-2020 and mid-2021, certain relief measures reached some informal workers, contributing to small improvements in food security. In a few cities, notably in India and Thailand, relief shifted from relief measures alone towards loans and other forms of business support. While assisting informal workers to re-establish their work is positive, as is explored in Section 7, loans run the risk of exacerbating already high debt levels.

9. Asset Depletion, Debt and Livelihood Adaptations

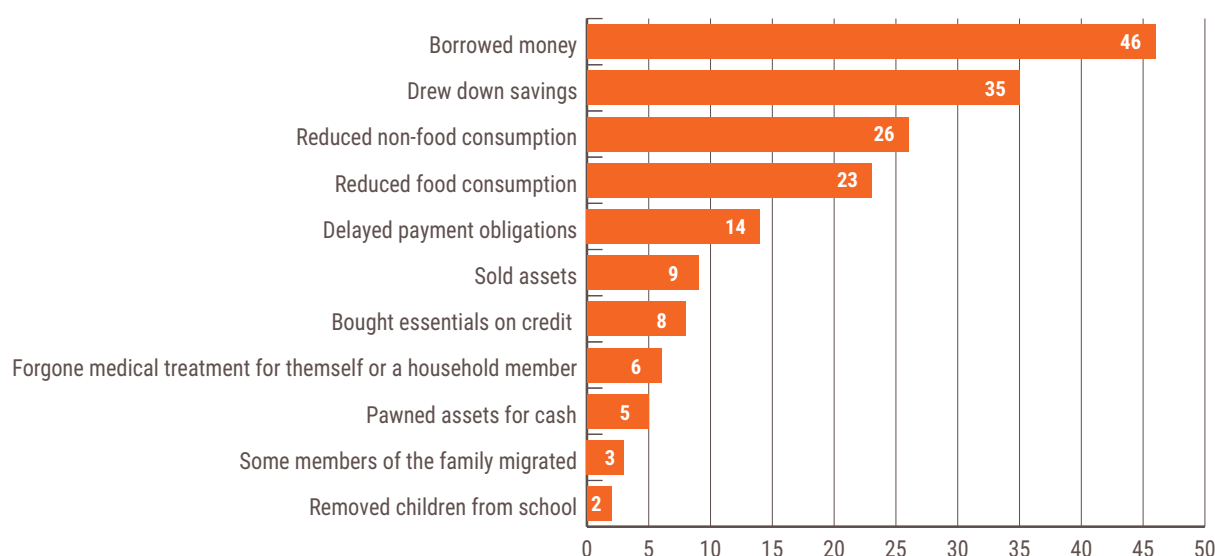
Informal workers deployed a number of coping strategies in the face of restrictions and demand and supply challenges created by COVID-19. This section explores the different ways workers mobilized resources for themselves and their households, as well as ways in which they attempted to adapt their livelihoods.

9.1 Coping Strategies

The crisis forced respondents into a range of coping strategies. Since the beginning of the pandemic, 52% of respondents drew down on their savings, 46% borrowed money and 17% sold or pawned assets.

Between mid-year 2020 and mid-year 2021, more than three-quarters (78%) of all respondents adopted one or more of the coping strategies summarized in **Figure 17**. Reducing consumption, especially food, and forgoing medical treatment have both immediate and long-term implications for personal and household well-being. Borrowing money, drawing down on savings and selling or pawning assets can further entrap informal workers in a cycle of poverty.

Asset depletion was the most common form of coping mechanism. Whereas workers were more likely to draw down savings than to borrow during the first three months of the crisis, this reversed over the next 12 months, presumably because they had already depleted their savings. The proportion of workers who drew down savings declined from 41% in the first three months of the crisis, to 35% between mid-2020 and mid-2021. The vast majority (82%) of respondents who drew down on savings since the beginning of the

Figure 17: Coping mechanisms, mid-2020 to mid-2021 (%)

pandemic were not able to replace any of those savings by mid-2021.

In contrast, the overall rate of borrowing increased from 40% in the first three months of the crisis to 46% over the last 12 months. The extent of borrowing deepened: 65% of respondents who borrowed in the first three months borrowed again between mid-2020 and mid-2021. An additional 33% of those who had not borrowed in the first three months also borrowed between mid-2020 and mid-2021. Rates of borrowing were particularly high in the Indian cities of Ahmedabad (80%), Delhi (76%) and Tiruppur (69%), as well as in Mexico City (63%) and Lima (60%).

Friends, family or neighbours were the most common source of loans (71% of borrowers). While this option might help workers avoid interest and some of the consequences of non-repayment, many discussed the mental toll of owing money in their social networks. A home-based worker in Tiruppur worried about the ability to repay her neighbour for her daughter's school tuition. A domestic worker in Mexico City took out a loan so that she could loan money to her daughter and grandchildren, in spite of her own struggles to make ends meet:

"One of my daughters has 2 children. A few months ago she called me to ask me if I could lend her 500 pesos, and I felt so bad. I went and borrowed it, and I gave it to her; her husband is a cab driver and is out of work. Now they have started to recover a little, but I haven't told my children anything about this whole situation, because I don't want to worry them."

Nearly one-third of those who borrowed between mid-2020 and mid-2021 borrowed from informal lenders. These lenders often charge extortionate interest rates and deploy threatening and/or extralegal enforcement tactics. A woman street vendor in Durban described her experience:

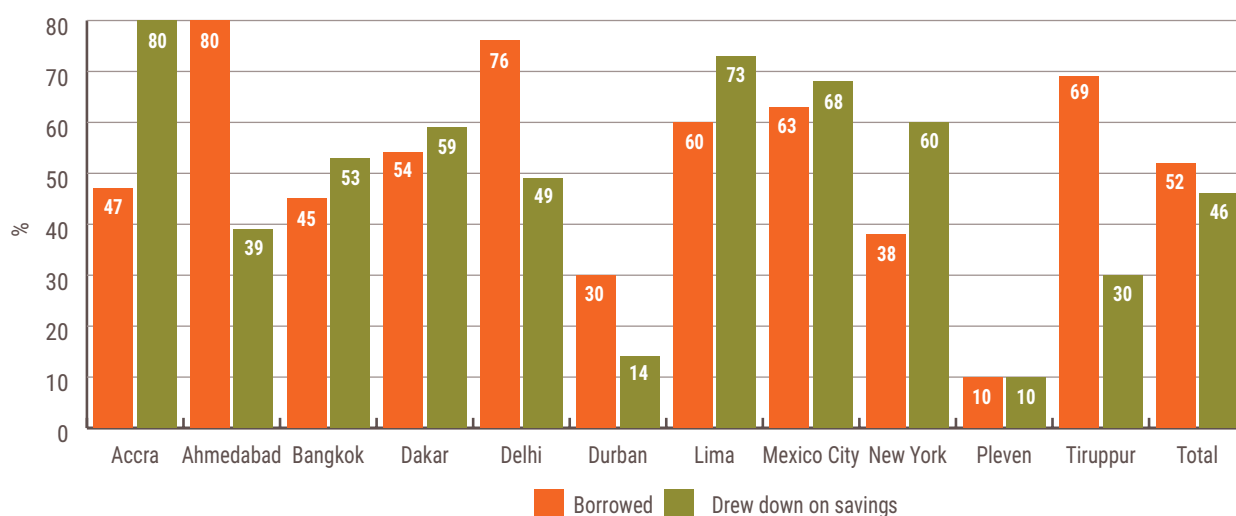
"There are a lot of loan sharks in the market and their interest is very high. You ask yourself, 'Why did I even borrow money because I was already in trouble?' By borrowing this money you have to pay this person back and pay the interest on top of that. We see that these people are also trying to make money out of us because they can see that we are vulnerable and need their help. The money that we make here on the street is not enough."

Several workers in Bangkok described the need to hide, escape or even move home, if unable to pay back informal lenders. Delayed payments on rent, utility or loan instalments created an additional source of debt, fear and sometimes threats. A worker leader in Delhi reported:

"Two days ago, [the landlord] came and threw out all the utensils and clothes of a neighbour. They didn't have enough to pay the rent. They had to borrow and find ... money to pay him so he would stop harassing them."

A woman waste picker in Accra had a similar experience:

"My income has dropped drastically to the extent that I couldn't afford my rent. I was evicted by my landlord. Now if you see where I live with my family, you will cry."

Figure 18: Borrowed money or drew down savings, since beginning of the pandemic, by city (%)

In Bangkok, some home-based workers borrowed from informal lenders, using their sewing machines as collateral. The machines were redeemed after a short period of time, leaving them with no productive assets in the interim. Strategies like borrowing and selling assets can threaten workers' only path out of these cycles – their ability to earn.

Informal workers frequently have unsustainable levels of debt. Interviews confirm that the crisis has exacerbated existing debt traps.

It is clear from **Figure 17** that many respondents reported reducing consumption. As described in Section 5, almost one-quarter of respondents reported reducing food intake as an explicit coping strategy, and more than half reported skipping meals or reducing nutritional diversity. Some had to prioritize paying bills over buying food. As a street vendor leader in Lima described:

"It is very difficult ... to pay for electricity. We have to stop eating, having dinner or lunch. Imagine that."

A domestic worker in Bangkok described paring down her shopping and grocery list to the bare minimum. Other workers described cutting back their expenditure on utilities. A home-based worker in Pleven said that she stopped heating her house at night despite the bitter cold, while a home-based worker cooperative in Bangkok sacrificed air conditioning during the hot summer months.

In the in-depth interviews, respondents rarely referred to coping strategies in isolation of each other. Rather, these were interconnected strategies and decisions that workers or

households were forced into. As a home-based worker leader in Ahmedabad explained:

"Women are ready to do multiple jobs, if they get a chance. They are debt-ridden. They have pawned their jewelry. They have rent to pay. This is why they are ready to work day and night to earn."

In the interviews, workers also reported that state assistance did not relieve their crises, but reduced one or more individual pressures so that others could be prioritized. A woman street vendor in New York City said of her regular food support boxes: "Thank God, because with those little savings that one had, you could pay the rent and the lights." But others observed a direct connection between inadequate government support and the accumulating pressures. Another woman street vendor in New York City noted that: "The government should have cancelled rent in the beginning. We had to reduce our food to pay rent. All the savings we had are gone, and now we owe money to our family."

9.2 Adaptation Strategies

Some respondents attempted to adapt or diversify their earnings strategies, though this was far less common than the coping strategies mentioned above. Those who did faced a range of barriers and challenges.

In the early stages of the crisis, many workers adjusted their working hours, either to avoid curfew or police (as was the strategy for waste pickers in Bangkok and Lima). Others changed their workplaces – such as in New York City, where some downtown vendors relocated to residential neighbourhoods when central

Figure 19: Types of secondary jobs (among respondents who took a secondary job, %)

Manhattan offices shuttered. Some attempted to sell their products from their homes or online, rather than in public space.

Workers also experimented with changing the products they sold or produced. By mid-2021, 15% of vendors or traders who had sold non-food goods pre-COVID-19, reported that they now sold food. For home-based workers, producing masks was the most common adaptation during the first three months of the crisis – though by 2021 they had ceased this work, probably because large formal firms began producing masks. Many adaptation strategies forced workers into deteriorating working conditions or accepting lower piece rates, sales prices, or wages. Some domestic workers reported being pressured into living with their employers in isolation from their own families.

In addition, by mid-2021, one in every five respondents reported having to take on an additional job. The types of secondary jobs are reflected in **Figure 19** and suggest that this work is also informal. Waste pickers were the most likely to have taken on another job (72%). Despite their severe drop in earnings, home-based workers were the least likely to take on a second job.

Only a few respondents (3%) changed their primary occupation. As a waste picker in Bangkok explained:

“The poor do not have the opportunity to do other work. They could not work as a daily wage worker because most are too old. Employers do not want them. Factories do not want them. This occupation is, therefore, the best occupation for people like us.”

Interview findings suggest that those who attempted to change or diversify faced many challenges. Workers in all sectors described increasing competition within those sectors. Newcomers contended with low demand and high market saturation, which their entrance exacerbated. A home-based worker in Bangkok noted: “Many homeworkers had to change their occupation to bake, to sell in the community. Since many of us do the same, we are facing ‘no buyers.’” A lack of capital presented another challenge, as described by an Accra market trader: “For now we do not even have the money to vary what we sell.” Many faced the same barriers to adaptation as in non-crisis moments, related to age, education and access. In Pleven, some younger workers could sell their products on Facebook, but older workers struggled to use this platform.

Collective action among workers, however, was one of the more successful adaptation strategies. In response to the reduced volume of waste, waste pickers in Accra worked in groups to collect waste and negotiate higher bulk sales prices, while waste pickers in Ahmedabad shared carts, thereby renting fewer of them and transporting their waste together. In many cities, home-based worker organizations procured bulk orders for producing masks, distributing them to members during the early months of the pandemic (as described further in Section 10).

In conclusion, study results show how respondents used a portfolio of strategies to manage their resources and survive the crisis, including household coping strategies that reduced short-term wellbeing and/or depleted assets, and

livelihood adaptations. Workers' testimonies illustrate an ongoing struggle to mobilize resources, forcing them to make undesirable tradeoffs between short- and long-term insecurity. This struggle contributed strongly to the deterioration of workers' mental and emotional health.

10. Worker Organization Support

In 2020, many informal workers suddenly found themselves out of work, afraid and unsure of how to protect themselves from COVID-19. Respondents described how the organizations they belonged to quickly stepped in to provide critical support. The nature of support from these membership-based organizations (MBOs) shifted in 2021 from a focus on immediate material relief to livelihood support – getting back to work on safe and secure terms – complemented by advocacy and claims-making on governments for both new and long-standing demands. This section reflects on MBO support over the period of the study.

In the first few months of the pandemic, immediate material relief was the most common form of support received from or via worker organizations. This included food, PPE and (less frequently) small cash grants from worker-led mutual aid, crowdfunding campaigns and government sources. The Street Vendor Project in New York City, for example, raised funds from individual donors and foundations to provide relief in the form of cash cards, while the Federation of Informal Workers in Bangkok used their crowdfunding campaign to distribute baskets with essential food, goods and PPE. In Indian cities, governments channelled food relief through worker organizations, such as the Self Employed Women's Association (SEWA), which had better accounting of, and access to, quarantined workers. In Lima, waste picker organization *Federación Nacional de Recicladores del Perú* (FENAREP) provided a list of its members to the municipality to increase the coverage of government relief.

A significant focus for many MBOs was securing occupational health and safety as a COVID-19 prevention tool, but also as a means to secure workers' ability and permission to work. Street vendors and market traders in Accra, Bangkok, Delhi, Durban, Lima and Mexico City noted how their organizations had established health and safety protocols. For example, the *Unión de Tianguistas Néstor García Rivera*, a street vendor association in Mexico City, took charge of disinfecting the market every morning and

monitored members for symptoms before they entered their work stations. The association's work was not only to keep members and customers safe, but also to guard against the government closing the markets on health grounds. As one street vendor leader explained:

"They did not restrict us as they had intended. [We managed] to impose a protocol based on documents, good sense, and prudence. We managed to prevail in some municipalities ... despite threats. We protected and supported our people."

Waste pickers organizations in Accra, Dakar, Lima and New York City also focused efforts on occupational health and safety, specifically on the provision of health education and PPE. In many contexts, the local authorities did not provide PPE. Worker organizations filled this gap in all sectors, particularly in New York City, Pleven, Durban, Ahmedabad and Delhi. In interviews, worker leaders drew attention to the resources required to replace PPE at the pace needed for ensuring occupational health and safety and called for government support.

For home-based workers, MBOs helped in livelihood adaptation. As noted in the previous section, in Ahmedabad and Delhi, SEWA arranged bulk orders to make masks, and the Bulgarian Trade Union of Self-Employed and Informal Workers (UNITY) in Pleven directly purchased products that their members could not sell, saving them for post-COVID-19 fairs. These strategies increased earnings and also strengthened solidarity among workers. In Tiruppur, Social Awareness and Voluntary Education (SAVE) worked quickly to reach home-based worker members to give moral and emotional support, offer information on COVID-19 protection, and to source information on workers' needs. They facilitated donations of food aid, PPE and cash to members and organized mutual aid drives.

As domestic workers continued to struggle with arbitrary dismissals and other rights violations at the hands of their employers, their MBOs focused on mental health, and material and legal needs. In Lima, the *Instituto de Promoción y Formación de Trabajadoras del Hogar* (IPROFHOT) provided an in-house psychologist. It also secured funds from the International Domestic Workers Federation (IDWF) to provide members with food and money for basic needs. In Mexico City, *Centro Nacional Para La Capacitación Profesional y Liderazgo*

de Las Empleadas del Hogar (CACEH) organized groups that served the double purpose of sharing information – about defending rights at work and accessing legal protections – and facilitating mutual aid among group members. As a domestic worker leader explained:

“We have been working this way so that, between them, this network can be strengthened not only because people need their rights or the organization, but also so that these women can support each other.”

Mexico and Peru had pre-existing national laws protecting domestic workers that are poorly implemented and enforced. Therefore, organizations there focused on widespread awareness-raising about domestic workers’ rights and employer obligations. In Delhi, SEWA provided legal expertise to support domestic workers to make demands on employers, as well as the moral support and assurance to do so. As one SEWA organizer explained:

“I wrote a letter to employers saying that if you aren’t calling us to work, give us our salary. Many domestic workers were worried that [if] they gave their employers the letter, they would lose their jobs. We said if you lose your jobs, we’ll deal with it then, but at least try and get some money back. That is how many workers got some money...after that, they got the fear out.”

A big focus for many organizations was trying to secure access for their members to government support, especially cash grants and loans. Two notable examples come from Lima and New York City. In Lima, at the start of the crisis, informal worker organizations across sectors successfully mobilized for the introduction of the cash grant – the Bono programme. In 2021, MBOs continued to pressure the government to improve the reach of the Bono programme and to issue a second round. In New York City, in 2021, street vendors joined other informal and migrant worker organizations to demand cash relief – resulting in the creation of a USD2.1 billion “Excluded Workers Fund”.²² One respondent explained how involvement in this campaign strengthened solidarity and collective identity:

“You feel joy, you can’t imagine...a joy because people fought so hard, fighting, protesting. Because they protested, the government gave us this relief. Not by its own will... What we had was

unity...race or life conditions don’t matter... It was unity and respect for the people. We all fought for the same cause.”

Several organizations reported helping members navigate digital and bureaucratic hurdles in accessing government relief schemes. But, by mid-2021, many respondents reported a drop in these kinds of government relief efforts.

MBOs’ advocacy efforts across the period also focused on accessing the social protection system. A notable success was achieved in Tiruppur, where SAVE used the crisis to raise awareness among home-based workers regarding the benefits of the state welfare board – 4,300 additional workers were registered with the board, offering longer term social protection. In Thailand, HomeNet Thailand and the Federation of Informal Workers also succeed in securing important gains. In December 2020, they held a protest at the Ministry of Labour that was attended by hundreds of informal workers. The Ministry included the Federation’s representatives in two ad hoc committees that were formed following the demonstration, and eventually agreed to several of their recommendations. These included temporary reductions in both voluntary social security contributions and interest payments for borrowers from the Ministry’s Homeworker Fund.²³ Meanwhile, in Ahmedabad, SEWA lobbied for the establishment of a domestic worker welfare board to facilitate access to social security benefits. This would also provide domestic workers with a statutory body to regulate working conditions.

As vaccines became available, MBOs began providing reliable information on vaccinations, and called on governments to prioritize vaccine access for informal workers. In Bangkok, where timely access to vaccines relied on proximity to a formal institution (e.g. through an employer), HomeNet Thailand and the Federation of Informal Workers facilitated vaccinations for members via the Ministry of Labour. They also supported immigrant domestic workers to procure vaccines privately, since the government was not providing free vaccines to non-nationals.

By mid-2021, MBOs themselves were under considerable strain. In many cases, MBO leaders have been facing the same health and economic difficulties as their organizations’ members,

²² Distribution of these funds only occurred after the survey was completed. Reach to street vendors still needs to be assessed.

²³ In 2021, the Ministry of Labour required cash grant recipients to sign up to the voluntary social security scheme, increasing its membership from 3 million to over 10 million workers.

leaving them unable to fully engage in their roles in the way they used to. In addition, prolonged physical distance from members and digital literacy constraints have hurt outreach and organizing work. At the same time, limited material resources in some cases curtailed their ability to provide the same levels of support as in 2020.

11. Worker Demands

While MBOs secured important gains over the study period, the vast recovery needs of workers go well beyond these immediate victories. In 2021, respondents were asked what was needed from the government to help their sector recover. This section reflects what informal workers and leaders highlighted as priority interventions.

Unsurprisingly, a frequently cited need was for immediate, material relief to cover basic needs. As reflected in the quotes below, workers called for food, cash grants and moratoriums on school fees, rent, utilities and debt repayments.

"We need financial support from the government. We need money to pay for groceries and to pay off our debts." – Woman Street Vendor, Durban

"I want cash for rent and to pay interest to the informal money lending agencies." – Woman Waste Picker, Bangkok

"We need a ration card to get food grains. The school fees of children must be waived." – Woman Street Vendor, Ahmedabad

"That they would forgive some of payments on the loans payments they gave to us or reduce the interest rate." – Man Street Vendor, Lima

Many pointed to the need for support to recover existing livelihoods, through no interest loans, or cash grants – a demand separate and distinct from meeting immediate needs. As a woman waste picker in Ahmedabad said: "I need a loan of say Rs.50,000 for my business. With this loan, I can sell sarees from my home". A market vendor in Accra asked for:

"A good amount, like GHC50,000 (USD6,684), to invest in my business. I was given only GHC800 (USD107), which couldn't do anything for me looking at the kind of business I run."

A street vendor in Durban suggested that the government establish an initiative "where businesses could loan us stock and we repay them

weekly or monthly". In many contexts government loans were on offer to small businesses but informal workers did not qualify. Referring to a stimulus programme for formal small and medium enterprises, a woman street vendor in Lima said:

"I need economic support: a low-interest loan. Why is there no Reactiva for the little guys? We are the ones who need it most because most of us are without capital."

Given how highly indebted most respondents are, many said that they would only accept a grant, rather than a loan. "I want seed money, a grant, for investment. It should not be a loan," said a woman home-based worker in Bangkok. A street vendor in Delhi reported that: "I received the PM SVANidhi loan, but there is no income, so it's very difficult to save and return the interest."

Organizations are pushing for programmes designed specifically around the unique characteristics of their enterprises, and they are advocating for non-digital application procedures and documentation in their home languages.

Beyond their dominant focus on meeting immediate basic needs, home-based workers prioritized access to stable work, particularly those home-based workers who depend on orders as subcontractors. A woman home-based worker from Tiruppur stated:

"We need regular work and to be considered as workers, and welfare schemes in the situation of unemployment. We earn very low wages."

Women waste pickers from Dakar advocated for support to transition to new occupations, because of the myriad challenges they faced as waste pickers.

Street vendors and market traders repeated a long-standing call to governments to "do no harm". Vendors in Accra, Delhi, Durban, Lima and New York City all called for an end to devastating ticketing, harassment, confiscations and evictions. A woman street vendor in Delhi called for "a place for our livelihood from where we are never evicted". A woman street vendor in Lima said:

"The municipalities have it in their minds only to throw us out, and do not think about how we will live. Without [my work] I cannot help my children study so that they are not working in the street like me in the future...we will never get out of poverty if we don't work."

A street vendor in New York City argued:

“The little that we can sell on the streets should not be taken away by the police. A ticket of \$1,000 can stop a street vendor from selling and providing food for their families.”

For street vendors without permits, gaining access to these was a priority intervention. Street vendors across cities made demands for regulatory reform, to develop clear and fair rules, regulations and policies that protect and promote vending in viable locations, rather than criminalize or exclude it. A woman street vendor in Lima said:

“They should help us rearrange the streets and thus have a space to work. Nobody wants disorder in the streets, the government is the one who should regulate and we are willing to comply.”

Another highlighted the need to be “located in a place where there is a commercial flow and we can sell”.

Waste pickers sought safer, more secure sites for collecting or sorting. Waste pickers in Accra and Dakar argued that governments need to stop displacing them from dumpsites, or find suitable alternatives. A male waste picker in Accra said: “It will be helpful if a new dump site could be created for us so that I can earn an income to take care of myself and my family.” A woman waste picker in Dakar suggested that the government should arrange “more organized access to waste for recyclers and protective equipment and materials”. One of her colleagues suggested the dump site should be organized with “more space for women”. A man waste picker in Lima likewise signalled that “we urgently need a collection centre, where we can all gather our materials and will be able to sell in quantity and get a better price”. In several cities, waste pickers who paid rental fees for sorting facilities asked for moratoriums on charges.

Waste pickers in Durban, Dakar and New York City expressed the need for governments to intervene to set higher prices for recyclables, or prevent intermediaries from exploiting workers. A male waste picker in Durban hoped the government could “regulate recycling and monitor the sector ensuring that we are not exploited by middlemen”. In New York City, waste pickers are asking the city to support the creation of non-profit redemption centres for recyclable materials.

Workers from all sectors called for access to vaccinations as a pathway for livelihood recovery

and health protection. Echoing the sentiment of many fellow informal workers in her city, a woman street vendor in Bangkok stated: “I want the government to provide vaccines to everyone to improve the national economy. Then we will be able to sell.”

Many informal workers highlighted the need for social protections, including unemployment benefits, health care, pensions and child care. A woman domestic worker in Mexico City expressed that she needed social security with health-care benefits, “because suddenly these things happen and we find ourselves in the need to have access to health care”. Women home-based workers in Tiruppur pushed strongly for inclusion in formal social protection systems. One explained: “If we have social security, we can receive an advance amount which would help during the loss of work.” Demands for social protection were most common among domestic workers, who linked it to their need for policy, legal or administrative protections related to their working conditions. Similarly, domestic workers in Thailand urged the government to allow them to register in the same social security scheme as formal workers.

The policy demands and advocacy of the MBOs reflect the demands of their members.²⁴ Some of these, such as successful campaigns for additional relief support, were described in the previous section. In addition, informal worker organizations have seized on newfound attention to social protection to reiterate long-standing demands, and re-frame or expand on these in the context of the pandemic. For instance, the Federation of Informal Workers of Thailand is continuing to advocate for reforms to make existing voluntary social security more accessible – with equal benefits to those of formal workers – and to expand access to zero-interest business capital to all informal workers. In Durban, Asiye eTafuleni is demanding the conversion of a short-term cash grant that was provided as emergency relief during the crisis into a long-term basic income grant, set at a level that would ensure food security.

Many organizations back up their members’ calls for safe and secure access to work space, for instance by instituting moratoriums on rent for market stalls (Accra) or on permit fees (as in Durban), and forgiving tolls and fees (Accra). Worker organizations also pushed for infrastructure improvements – access to water, sanitation, ventilation, and improved shelters that in turn would contribute to public health.

²⁴ For a summary of worker organization policy demands, see bit.ly/DemandsForIWs. For worker organization policy platforms from each city see <https://www.wiego.org/covid-19-crisis-and-informal-economy-study-city-fact-sheets>.

The Street Vendor Project in New York City called for the city to facilitate access to expanded commissary space (the garages where vendors by law must store and clean their carts).

In other cases, MBOs have proposed innovative economic or urban policies to stimulate the economy from the bottom up. The Federation of Informal Workers of Thailand suggested procurement quotas – that government agencies use their procurement powers to purchase at least 30% of goods and services from informal enterprises. In New York City, canner organization Sure We Can is advocating for New York State to double the current redemption rate for cans and bottles, and to redeem many more types of waste, to promote recycling and livelihoods.

In Tiruppur, SAVE called for alternative livelihood schemes for home-based workers, to use their skills during times of market failure. The Federation of Informal Workers of Thailand took this a step further by urging the government to invest in a job guarantee, for 10 days of work per month at minimum wage. State-sponsored jobs would provide an impetus to urgently needed services such as care support for children and elderly, and work centred on public infrastructure and building a green economy.

Organizations of domestic workers and home-based workers have doubled down on their calls for changes to national legal frameworks. These include the ratification and implementation of the International Labour Organization's Home Work and Domestic Worker Conventions (C177 and C189), which recognize and protect the wages and working conditions of these two large and women-dominated sectors.

A common demand that cuts across geographies and sectors, and that underpins the entire agenda above, is for governments to involve informal workers as stakeholders in determining the terms and conditions of their work. The call for “nothing for us without us” takes various forms: from workers in Lima, Durban and Accra demanding the creation of permanent entities for ongoing dialogue with government on issues impacting their livelihoods, to workers in Bangkok demanding statutory representation on existing tripartite labour committees to achieve parity with formal workers and government representatives. What underlies these proposals is a desire for representation and partnership – and a conviction that genuine participation of informal worker representatives can lead to mutually beneficial solutions.

Taken together, what informal workers and their organizations are demanding of their governments across diverse contexts is a paradigm shift from the orientation of planning, policymaking and stakeholder participation that privileges capital, to one that centres the informal worker majority. Through their lived experiences navigating existing policies and practices before and during the crisis, informal workers possess expert knowledge on the failings of the status quo, and are thus uniquely positioned to propose solutions. The result is an agenda for bottom-up recovery measures that go beyond a restoration of the status quo, to instead protect and promote informal work in ways that enhance their essential contributions to the economy as a whole.

12. Conclusion and Policy Recommendations

Prior to the onset of the pandemic in early 2020, many informal workers were among the working poor. In middle-income and developing countries, the shares of informal employment among the poor ranged from 50% to 98%, respectively (ILO 2018). The fact that many informal workers lived in perpetual risk of falling below the poverty line even before the pandemic contributed, in part, to the warning that the pandemic could set back progress in global poverty reduction by two decades (Sumner et al 2020). Now, as global food prices have risen to their highest recorded levels (Food and Agricultural Organization 2022), informal workers and their households are facing crisis upon crisis on top of already depleted savings and unsustainable debt, and only a limited recovery of their pre-COVID-19 livelihoods.

This suggests that even small reductions in earnings among informal workers would have large impacts on national and global levels of income poverty, inequality, and food insecurity. That in mid-2021 informal workers interviewed for this study were earning only 64% of their pre-pandemic earnings represents nothing short of an economic and humanitarian crisis for the majority of the world's workforce. These losses were incurred at the same time that some developed countries were reporting a recovery, illustrating that the pandemic has widened pre-existing inequalities. The findings suggest that the recovery has been far from complete for informal workers. Global progress towards achieving the Sustainable Development Goals relating to poverty, inequality, and gender is unlikely to be realized until the severe, ongoing crisis in jobs and livelihoods is addressed.

The findings from the WIEGO-led global crisis study have demonstrated that many informal workers were not yet “back to work” by the middle of 2021 and that the recovery of their earnings was not enough to even begin to replenish savings or reduce household debt. Respondents were still in a highly precarious position in the middle of the second year of the pandemic. The losses in earnings and livelihoods were experienced unevenly across the 11 cities and among the different sectors of informal work: while 40% of domestic workers, street vendors and waste pickers were still earning less than 75% of their pre-COVID-19 earnings in mid-2021, subcontracted home-based workers from Ahmedabad, Bangkok, Delhi and Tiruppur reported the near total loss of their livelihoods and earnings.

The scale of the loss of earnings has translated into an alarming level of food insecurity and a continued reliance on unsustainable coping strategies. Roughly one-third of respondents in mid-2021 said that an adult and/or child in their household had gone hungry over the previous month. Most respondents also reported a drop in dietary diversity and/or a decrease in food consumption. Unfortunately, the crisis in household food security has not been matched with an adequate policy response. Overall, most cash and food relief measures were discontinued or scaled down after the initial wave of the pandemic had passed. Moreover, support measures such as the forgiveness of rent, utilities and/or school tuition were received by a very small percentage of workers. Over and above the meagre support received by respondents, street vendors and waste pickers in particular reported ongoing harassment by law enforcement officials during the pandemic. Informal workers have, therefore, largely been left to fend for themselves, with many forced to borrow money, draw down on already limited savings, or reduce household spending on food and non-food items. These strategies are likely to have longer-term negative consequences for informal workers and their families.

In summary, the crisis is far from over for informal workers. Beyond the longer-term implications for development progress, there is also a more immediate concern that the impacts of COVID-19, particularly related to debt burdens, schooling, and food security may worsen without intervention. While worker organizations in some places have made progress in advocacy demands, the larger policy trends are concerning.

The withdrawal of relief, the increased emphasis on austerity, the introduction of policies aimed at taxing informal workers in new ways, and the eviction of informal workers and the confiscation of their goods are not conducive to an inclusive and sustainable recovery, or one that will build resilience. However, intervention is possible. It requires not just including informal workers in recovery policies, but centring them in economic and social policy.

National and local governments can support inclusive economic recovery by prioritizing workers’ calls for short, medium and longer-term interventions and policy changes. Building on the demands of workers themselves, outlined in the previous section, it is possible to envision a package of policy options that complement one another and that range from short-term relief measures to longer-term policy shifts.

Governments must prioritize immediate relief to sustain workers and their households. Until workers are able to achieve food security, pay off their debts, reduce asset deficits and restore some level of savings, there is unlikely to be a sustainable economic recovery. Immediate relief in the form of cash transfers, food and assistance in arrears in rent, utilities and debt repayments is needed. These are tangible and achievable interventions that could stabilize the livelihoods of informal workers and provide the platform for longer-term recovery strategies. In addition, governments must allow workers to pursue their livelihoods by protecting their workplaces and ending punitive practices of harassment, confiscation, fines and evictions. This simple principle of “do no harm” is a longstanding demand of informal workers across the study cities and a vital step in the economic recovery process.

In addition to immediate relief, governments need to invest in the livelihoods of informal workers by facilitating access to grants, loans, business capital, and procurement quotas. At the same time, governments should promote an enabling policy and legal framework that includes measures such as inclusive urban planning for the self-employed, minimum wages or piece rates, fair working hours, and health and safety requirements for employees and dependent contractors. Many of these policy shifts will be context-specific and should reflect the different policy needs of informal workers by status in employment and by sector of employment.

Informal workers often fall into the “missing middle” of existing social protection systems. In many countries, they earn above the threshold for targeted poverty relief but then earn too little to participate in contributory social protection and insurance programmes. The study findings highlight the serious implications for informal workers of these gaps in the social protection system. Ensuring that all workers are covered by social protection must be a key priority. While the design and provision of comprehensive social protection takes time, it is possible to build on the lessons from the pandemic in order to advocate for the design of social protection systems that cover informal workers. In South Africa, for example, the introduction of the Social Relief of Distress grant has reopened debates on a universal basic income grant (Institute for Economic Justice 2022). Finally, governments can directly support employment and/or livelihood recovery and transition by creating and/or facilitating new employment and skills training.

Given the critical role played by informal employment in the households of those living under or close to the poverty line, investing directly in informal workers’ livelihoods and wellbeing is the surest path for an economic recovery that is equitable and advances progress towards the SDGs. Attention to these priorities could help reframe informal workers as the primary vehicle for, and metric of, a successful COVID-19 economy recovery, rather than as trickle-down beneficiaries of recovery policies. Governments and global institutions need a vision for recovery that puts workers – and investments in their livelihoods and wellbeing – at the centre. Workers’ own priorities are the best place to start building this vision.

Appendix 1: Organizations and Researchers Involved in the Study

	Partner and collaborating organizations	Researchers
Accra	Greater Accra Markets Association (GAMA); Informal Hawkers and Vendors of Ghana (IHVAG); Kayayei Youth Association; Kpone Landfill Waste Pickers Association	SEWA Academy Team: Namrata Bali, Bansari Buha, Archana Dave, Jignasa Dave, Basanti Khanayat, Shanta Koshti, Gita Naila, Jayshree Panchal, Ramesh Parmar, Jasu Rathod, Khyati Shah SEWA Union Team: Rashim Bedi, Anjana Koshti, Mayuri Baldevbhai Parmar, Niruben Ashokbhai Parmar, Mumtaz Shaikh, Rekhaben Vaghela
Ahmedabad	Self Employed Women's Association (SEWA), SEWA's Indian Academy of Self-Employed Women and some grassroots researchers from the SEWA Union	SEWA Academy Team: Namrata Bali, Bansari Buha, Archana Dave, Jignasa Dave, Basanti Khanayat, Shanta Koshti, Gita Naila, Jayshree Panchal, Ramesh Parmar, Jasu Rathod, Khyati Shah
Bangkok	Federation of Informal Workers Thailand (FIT); HomeNet Thailand; Jaravee Association for the Conservation of Thai Massage	Pakavadee Boonkacha, Punjaree Duangngoen, Jantana Ekeurmanee, Puttinee Gopatta, Wanida Kotcharsarn, Wichaya Komin, Puttinee Kophatta, Boonsom Namsonboon, Walee Naksuwan, Indira Oonjaoban, Kantarose Pinthong, Borvorn Subsing, Poonsap Tulaphan
Dakar	Bokk Diom	Aida Ba, Maguette Diop, Adama Soumare
Dar es Salaam	Conservation, Hotels, Domestic, Social Services and Consultancy Workers Union (CHODAWU)	Paulina Alex, Christopher Gallus, Geoffrey Mayombo, Leyla Mohamed, Erick Shigela, Said Wamba
Delhi	Delhi Roundtable of Waste Pickers (DRT); Janpahal; SEWA Delhi	Malavika Narayan, Avi Majithia, Shalini Sinha, Ankit Jha, Aamir Sherwani Khan. Additional research support from Indo Global Social Service Society, Janpahal, and SEWA Delhi
Durban	Asiye eTafuleni	Richard Dobson, Sarah Heneck, Misiwe Maphumulo, Sithulisile Moyo, Patric Ndlovu
Lima	Asociación La Parada; Central Única de Autoempleados de La Victoria, Rumbo a la Formalización (CETRAFOR); Confederación de Instituciones de Ambulantes y Afines de la Región Lima y Callao (CONFIAR); Federación Nacional de Recicladores del Perú (FENAREP); Federación Nacional de Vendedores de Diarios, Revistas y Loterías del Perú (FENVENDRELPE); Frente Nacional de Recicladores Ambientalistas del Perú (FRENARA); Instituto de Promoción y Formación de Trabajadoras del Hogar (IPROFOTH); Red Nacional de Trabajadoras y Trabajadores Autoempleados (RENATTA); Sindicato de Trabajadoras del Hogar del Perú (SINTRAHOGARP); Sindicato de Trabajadores y Trabajadoras del Hogar de Lima (SINTTRAHOL).	Edith Anampa, Themis Castellano, Guillermo Perez, Carmen Roca
Mexico City	Sindicato Nacional de Trabajadores y Trabajadoras del Hogar (SINACTRAHO); Trabajadores Voluntarios y Desempleados de la Ciudad de México (TVDCM); Unión de Aseadores de Calzado de la Ciudad de México (UACCM).	Jesús Bedoya, Yuleina Carmona, Tania Espinosa, Erick Serna Luna, Natalia Torres
New York City	Street Vendor Project; Sure We Can	Mohamed Attia, Charla Beauvais, Stefany Cielos, Chicago Crosby, Taylor Green, Luo Guannan, Chris Hartmann, Christine Hegel, Ana Hernandez, Rafi Islam, Beki Kabanzira, Zulfa Kaid, Sari Kisilevsky, Clay Martin, Kelly Martinez, Nasif Mia, Rosa Mite, Ling Ren, Talia Salas, Camila Salvagno, Nora Swift, Husam Zaid, Irlanda Zea Marino
Pleven	The Bulgarian Trade Union of Self-Employed and Informal Workers (UNITY)	Svetla Ilieva, Plamena Tsonova, Cvetelina Velichkova, Violeta Zlateva
Tiruppur	Social Awareness and Voluntary Education (SAVE)	S. Anandhi, Aloysius Arockiam, R. Chitra, M. Pandeewari, Mary Vijakula

Appendix 2: Summary of Relief Measures by City

This table is not an exhaustive list of all relief measures on offer, but rather reflects relief efforts of which informal workers and their organizations had knowledge and/or experience in each city.

City	Relief programmes available April - June 2020	Relief programmes available July 2020 - August 2021
Accra	Food: Food relief in some areas of Accra Other: Free access to water and electricity Loan: Coronavirus Alleviation Programme small business support fund	Other: Free access to electricity (ended Dec 2020) Loans: Coronavirus Alleviation Programme small business support fund
Ahmedabad	Cash: Central govt: Cash transfers of INR 500/month for 3 months to Jan Dhan bank account holders Food: Gujarat government food aid to 6 million families living off daily wages and to auto rickshaw drivers and street vendors Other: Gujarat government moratorium on electricity bills Loans: PM SVANidhi providing interest-free loans to street vendors (central scheme) (from June 2020)	Food: Extra 5kg ration of food grains in May/June 2021 and subsidized sugar and oil for Diwali (central level) + Gujarat Free Ration Scheme for Above Poverty Line ration card holders + Gujarat Anna Brahma Yojana for non-ration card holder migrant workers Loans: PM SVANidhi providing interest-free loans to street vendors (central scheme) Other: School fee subsidies
Bangkok	Cash: Cash grants of 5,000 THB for 3 months for workers not covered by social security Other: One year suspension of loan	Cash: Two-time conditional digital transfers of 3500 THB ²⁵ only to be spent on food and essential items and at shops approved under the Rao Chana Scheme Subsidy: The Half-half scheme matched 150 THB per day for consumers' purchases from small and/or informal businesses. Loans: Low interest loans through Government Savings Bank
Dakar	Food: One-time distribution of food packages Other: Two-month exemption for electricity payments	No relief
Delhi	Cash: Central govt cash transfers of INR 500/month for 3 months to Jan Dhan bank account holders Food: Central and state govt free or subsidized food rations and/or cooked food. State ECoupon scheme delinked rations from the requirement of a local ration card. Loans: PM SVANidhi providing interest-free loans to street vendors (central scheme) (from June 2020)	Food: Free rations for ration card holders through the Public Distribution System Loans: PM SVANidhi providing interest-free loans to street vendors up to INR 10 000
Durban	Cash: Top-ups of R500/month to child support, and R250/month to disability and pensions + Social Relief of Distress Grant of R350 per month Food: Food packages (stopped in May 2020 and replaced with SRD grant) Loans: Township and Rural Enterprise Programme (TREP) – 50% grant, 50% loan to informal enterprises	Cash: Top-ups of R500/month to child support, and R250/month to disability and pensions (ended Oct 2020) + Social Relief of Distress Grant of R350 per month (ended April 2021, restarted in August 2021) Food: Food packages in Durban in the wake of July 21 civil unrest Loans: Township and Rural Enterprise Programme (TREP) – 50% grant, 50% loan to informal enterprises Other: Moratorium on trader rental fees until Dec 2022
Lima	Cash: Bono Familiar Universal – two-time transfer of S/ 760 (US \$186) for households without income during the state of emergency + Bono Trabajador Independiente – two-time payment of S/ 380 for self-employed households at risk of poverty Food: Food baskets delivered by municipalities and financed by the Central Government	Cash: Bono Familiar Universal – two payments of S/ 760 (US \$ 186) each + Bono 600 – two payments of S/ 600 (US \$147) for poor families living in provinces on high alert Other: Bono de Luz – electricity payments split with the service provider

²⁵ This was reported as receipt of cash by participants, so it is included under cash grants.

City	Relief programmes available April - June 2020	Relief programmes available July 2020 - August 2021
Mexico City	Cash: Two cash transfers to non-salaried workers + Advance payments of social pensions for older people and those with disabilities Loans: Special loans for domestic workers and street vendors.	Cash: No new measures for informal workers; Early payment of pensions due to elections Food: City-level food
New York City	Cash: One-time stimulus check of US \$1200/single adult, \$2400/couple and \$500/child + Pandemic Unemployment Assistance Programme. Undocumented individuals and family members ineligible Food: City-level food relief programme	Cash: Two- stimulus checks: The first was issued from December 2020. The second issued from March 2021 (this time available to family members of undocumented individuals) + Pandemic Unemployment Assistance programme + Federal Restaurant Revitalization grant available to food vendors Food: City-level food banks
Pleven	No relief measures	Cash: Pension top-ups of 50лв (US \$30) per month
Tiruppur	Cash: Central govt cash transfers of INR 500/month for 3 months to Jan Dhan bank account holders + Tamil Nadu govt INR 2,000 cash grant to unorganized or informal workers from the Labour Welfare Ministry Food: Central and state free food rations Other: 3-month waiver of utility bills Loans: PM SVANidhi providing interest-free loans to street vendors up to INR 10,000 (from June 2020)	Cash: One-time cash grant for the Pongal festival (January 2021) + One-time cash transfer of INR 4,000 + grants of INR 300,000 to widows who lost a husband to COVID-19 and INR 500,000 to children orphaned by COVID-19 Food: Special food packet for ration card holders for the Pongal festival Loans: PM SVANidhi providing interest-free loans to street vendors up to INR 10,000

Appendix 3: Technical Note

Round 1 respondents who changed their primary occupation are excluded from Round 2 sector totals, unless they become one of the other main sectors (domestic worker, home-based worker, street vendor or market trader, or waste picker), in which case they are included as a member of this group. Round 1 respondents who have stopped working entirely or were not working at the time of survey are tabulated with their R1 sector.

To provide a comparable earnings measure across cities and different currencies, we created the ratio of each worker's median monthly earnings at every time point post February 2020 to their earnings in February 2020. This represents the share of their earnings at every time point as a proportion of their February 2020 earnings, converted to a percentage. All earnings are reported as median (or typical) earnings, meaning that half of the sample's earnings as a percentage of pre-COVID-19 earnings was less than or equal to the median.

The findings presented here are obtained using the unbalanced dataset, meaning that some participants from Round 1 may not be present in Round 2 and vice versa. However, by definition, the earnings as a percentage of pre-pandemic earnings are obtained using the balanced panel data since the calculation requires non-missing earnings at all time points, and non-zero values for the February 2020 earnings.

All earnings figures include respondents who were actively working at the time of survey as well as those who were not. However, median percentages of pre-COVID-19 earnings for key sector variables (live-in versus live-out for domestic workers, food versus non-food for street vendors and market traders, and self-employed versus subcontracted for home-based workers) exclude some respondents who did not report the key variables.

When categorizing based on these variables: for those who were working at the time of Round 2, we use the sector variable reported at this time. For those who were not working at the time of Round 1, we use their sector variable reported in Round 1.

Several corrections were applied to the dataset from Round 1, such as removal of duplicates and errors, which means that minor discrepancies may be present in the findings reported here and those reported in earlier global analyses and city fact sheets.

Discrepancies between city-level totals in this report and city-level reports²⁶ reflect these corrections but, more importantly, differences in sample sizes, since additional occupational sectors – head porters (“Kayayei”) in Accra, newspaper vendors in Lima, “non-salaried” workers in Mexico City, motorcycle taxi drivers and massage therapists in Bangkok – were included.

The COVID-19 Crisis and the Informal Economy Study was also conducted in Dar es Salaam, Tanzania, with almost 300 domestic workers. This data is not included in the global results, though the sample is included in other global analyses by WIEGO and in a separate city-level report on Dar es Salaam.

²⁶ See <https://www.wiego.org/covid-19-crisis-and-informal-economy-study-city-fact-sheets>.

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Market Trader in Accra (Benjamin Forson), Home-based Worker in Ahmedabad (SEWA Video), Street Vendor in Bangkok (Pattarapon Virat), Waste Picker in Dakar (Marta Moreiras), Domestic Worker in Delhi (Avi Majithia), Street Vendor in Durban (Misiwe Maphumulo), Street Vendor in Lima (Victor Mallqui), Organ player in Mexico City (César Parra), Canner in New York City (Carlos Rivera), Street Vendor in New York City (Leticia Ochoa), Domestic Worker in Pleven (Svetlin Ivanov), Home-based Worker in Tiruppur (SAVE).

Women in Informal Employment: Globalizing and Organizing (WIEGO) is a global network focused on empowering the working poor, especially women, in the informal economy to secure their livelihoods. We believe all workers should have equal economic opportunities, rights, protection and voice. WIEGO promotes change by improving statistics and expanding knowledge on the informal economy, building networks and capacity among informal worker organizations and, jointly with the networks and organizations, influencing local, national and international policies.

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