

# Home-Based Work during the COVID-19 Crisis: Pathways of Impact and Recovery in Five Cities



By Martha Alter Chen and Shalini Sinha

## WIEGO Resource Documents

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### About the Authors

**Martha Alter Chen** is a co-founder, former International Coordinator and Senior Advisor of WIEGO and Lecturer in Urban Planning and Design at the Harvard Graduate School of Design.

**Shalini Sinha** is Advisor, Home-based Work & Asia Strategist, Urban Policies Programme, WIEGO.

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### WIEGO Limited

521 Royal Exchange  
Manchester, M2 7EN  
United Kingdom

[www.wiego.org](http://www.wiego.org)

**Series editor:** Caroline Skinner

**Copy editor:** Bronwen Dachs Muller

**Layout:** Julian Luckham

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Bhavna Ben Ramesh (at machine) and Urmila Rathore sew handmade purses out of their homes

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## Key Findings

- Home-based workers suffered a significant decline in work and earnings during the peak lockdowns/restrictions in April 2020 and experienced a slow recovery by mid-2021.
- Less than 20 per cent of the home-based workers were able to work in April 2020 and around 60 per cent by mid-2021.
- The monthly earnings of the home-based workers in mid-2020 were 20 per cent of pre-COVID monthly earnings and had dropped to 2 per cent by mid-2021.
- Nearly half (49%) of the home-based workers received cash grants in 2020 and over half (53%) in 2021; and well over half (58%) received food aid in 2020, but less than half (45%) in 2021. This relief was from both government and non-governmental organizations, including the local organization of informal workers. Only 5 per cent received a loan from government to restart their business in 2021.
- In mid-2021, 16 per cent of the home-based workers reported that an adult and/or child in their household had gone hungry during the previous month; and over one-third (36%) reported that they or other household members had skipped a meal in the last month or eaten a smaller variety of foods than before the crisis.
- During the crisis, around 20 per cent of the home-based workers drew down on their savings; one-third borrowed money; and 9 per cent sold or pawned assets. Nearly 90 per cent who drew down savings between mid-2020 and mid-2021 were not able to replenish any of their savings by mid-2021.
- The local organizations of home-based workers helped leverage and facilitate food and cash aid from the government for their members and/or delivered relief themselves; provided public health and psycho-social counselling to their members; tried to find markets or otherwise support the livelihoods of their members; and actively engaged with government to demand relief aid and recovery measures for informal workers.

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## Introduction

Pre-COVID-19, 260 million women and men globally produced goods or provided services from in or around their homes: 86 per cent (224 million) were in developing and emerging countries and 14 per cent (35 million) in developed countries (Bonnet et al. 2020). During the COVID-19 pandemic, countless other workers – mainly white-collar workers – began working remotely from home using the internet. There are significant differences between the typical “old” and the typical “new” home-based workers: differences by type of work (labour-intensive manufacturing and low-end services vs. professional and administrative work) and by class (working class vs. middle and upper class) and by residence (small homes in low-income neighbourhoods or informal settlements vs. larger homes in middle-class neighbourhoods).

But the key difference is that many “old” home-based workers lost their work and income during the COVID-19 pandemic recession as the demand for their goods and services declined while the “new” home-based workers could continue to work and collect paychecks. Furthermore, compared to other informal workers, these “old” home-based workers suffered greater declines in work and earnings and were less able to recover during the pandemic recession.

In both 2020 and 2021, WIEGO assessed the impact of the COVID-19 crisis on specific groups of informal workers and their households, including home-based workers, in 11 cities around the world. The two rounds of the study included a survey questionnaire and in-depth interviews, both conducted mostly by phone. Round 1 assessed the impact of the first wave of the COVID-19 virus and associated restrictions in April 2020 and mid-2020 compared to February 2020 (the pre-COVID-19 base line). Round 2 assessed how informal workers experienced successive waves of the COVID-19 virus and ongoing economic strains between mid-2020 and mid-2021, and to what extent (if any) they had recovered work and earnings by mid-2021 (compared to February 2020). For more details on the study methods and sample, see <https://www.wiego.org/publications/covid-19-and-informal-work-11-cities-recovery-pathways-amidst-continued-crisis>.

This report presents findings from the five study cities where home-based workers were part of the sample: Ahmedabad, Delhi and Tiruppur, India; Bangkok, Thailand; and Pleven, Bulgaria. The local partners were the Self-Employed Women’s Association (SEWA) in Ahmedabad and Delhi, HomeNet Thailand in Bangkok, Social Awareness and Voluntary Education (SAVE) in Tiruppur and UNITY (the Trade Union of Self-Employed and Informal Workers) in Pleven. This unique dataset provides evidence and insights on the degree and pathways of impact of the COVID-19 crisis on home-based workers.

## Methodology

Across the five cities, the survey interviews were conducted with 294 home-based workers, of whom 258 were interviewed in both 2020 and 2021. Round 1 surveys were conducted between June and July 2020. Round 2 surveys were conducted between June and August 2021 in Plevn and Tiruppur and, due to a severe Delta variant outbreak, between September and October 2021 in Delhi and Ahmedabad. The study also included in-depth interviews conducted with 14 home-based workers and leaders in July and August in 2020 and with 13 home-based workers and leaders between August and October in 2021: the qualitative data from the 2021 interviews were coded and analysed using NVivo software while the quantitative analysis was conducted in Stata.

The sample of home-based workers in each city was designed to reflect the key characteristics of the home-based worker members of the local informal worker organizations partnering in the study: a purposive quota approach. The findings are thus indicative rather than representative of home-based workers in each city.

**Table 1: Sample of home-based workers by city and gender**

| City      | Total number | Percentage women |
|-----------|--------------|------------------|
| Ahmedabad | 55           | 100              |
| Bangkok   | 41           | 78               |
| Delhi     | 64           | 100              |
| Plevn     | 73           | 72               |
| Tiruppur  | 61           | 93               |

There were not enough men in the survey sample to allow for a quantitative analysis of gender differences within the sector. However, in this report, we share insights on gender dynamics from the qualitative data from open-ended questions in the survey and in-depth interviews with home-based worker leaders and organizers. More generally, we use the qualitative findings, including direct quotes from home-based workers, to help interpret and nuance the quantitative findings.

This report is structured as follows. The next section introduces home-based workers. Section 4 summarizes the impact of the pandemic recession on the work and earnings of home-based workers in the five cities, including differences between self-employed and subcontracted home-based workers. Section 5 examines the impact of the crisis on the respondent households, including their food security, physical and mental health, care and other household responsibilities. Section 6 details the relief provided by government and the local organization of home-based workers. Section 7 describes the coping strategies of the sample households in response to the major impacts of the crisis and inadequate government relief. At the end of section 7, we present a summary overview of findings of the impact of the COVID-19 crisis on home-based workers in 12 locations in seven countries of South Asia; this was from a parallel study, using a similar survey questionnaire and qualitative methods, by HomeNet South Asia. The report concludes with the demands of home-based workers and their organizations for a just and inclusive recovery.

## Home-Based Workers

Home-based workers are those who produce goods or provide services from in or around their own home, including any structures attached to their home. Home-based workers can be found in all branches of the economy (agriculture, services, and manufacturing and other industrial activities) and in many sub-branches of the economy: from traditional sectors such as textiles, garments and shoes to professional services to modern sectors, including the manufacturing of automobile parts and airplane cushions, electronic assembly, data collection and processing. Some sell goods while others provide services from their home, including laundry, hair-cutting, mechanical repair, clerical and professional services. Indeed, the majority of home-based workers, both men and women, are in the services sector, followed closely by craft and trade, including handicraft, garment and related craft workers, goods processing workers, and workers in building trades and in repair.

Some home-based workers are independent self-employed workers who take entrepreneurial risks. Other home-based workers are dependent on a firm or its contractors for work orders, supply of raw materials and sale of finished goods. Those in this second category are referred to variously as homeworkers, industrial outworkers, piece-rate workers or subcontracted workers. Still other home-based workers are teleworkers or digital platform workers. Finally, there are unpaid contributing family workers who work alongside (mainly) self-employed home-based workers and homeworkers to help with the family production of goods and services.

While all types of home-based work can be found around the world, certain types predominate in specific geographic regions and country income groups. Among home-based workers, self-employed professionals, teleworkers (white-collar and pink-collar) and digital platform workers are more common in developed and emerging countries; traditional self-employed and industrial outworkers are more common in developing countries. Digital platform workers who perform “crowd work” from their homes are dispersed across all country income groups.

It is important to distinguish between the types of home-based work that contracted or expanded during the lockdowns and other restrictions associated with the COVID-19 pandemic. Workers who used to commute to an office, both professional and clerical workers, but began working remotely from home using information and communications technologies (ICTs) comprise the pandemic-expanded category. The category that suffered the greatest contraction of work and earnings includes those who always worked from home producing goods and manual services and, therefore, could not work remotely using ICTs during the crisis: both traditional self-employed and (more so) homeworkers/industrial outworkers, as well as the contributing family workers who depend on them for work. This report focuses on this latter group: those workers who worked from home pre-COVID and could not work remotely during the COVID-19 pandemic recession.

As noted earlier, pre-COVID-19, 260 million women and men globally were employed in home-based work: the majority of whom are in developing and emerging countries and in Asia and the Pacific. In India, there are an estimated 40.9 million home-based workers representing 9 per cent of all workers, 18 per cent (20 million) of women workers and 6 per cent of men workers (estimates by G. Raveendran based on 2018-2019 Periodic Labour Force Survey in India). In urban India, the percentages are somewhat higher: home-based workers represent 10 per cent of all urban workers, 23 per cent of women urban workers, and 7 per cent of men urban workers. City-level estimates are available for two of the study cities in India: in Delhi, the capital city of India, an estimated 7 per cent of all workers, women and men, are home-based workers; in Ahmedabad, the largest city in Gujarat State, an estimated 5 per cent of men workers but only 3 per cent of women workers are home-based (Ibid.) However, these estimates likely undercount the extent of home-based work due to both reporting errors (especially for women whose home-based work tends to be undervalued and underreported) and to sampling errors, especially in cities where many home-based workers live and work in informal settlements that are not always covered by household survey samples.

In Thailand, there are an estimated 3.7 million home-based workers representing 10 per cent of all workers, 12 per cent of women workers and 8 per cent of men workers (Poonsab et al 2019). In urban Thailand, the percentages are somewhat higher: home-based workers represent 12 per cent of all urban workers, 14 per cent of women urban workers, and 10 per cent of men urban workers. In Bangkok, the capital city of Thailand, home-based workers represent 11 per cent of all workers, both women and men (Ibid.). Again, these estimates are likely to be undercounts, especially at the city level, due to reporting and sampling errors.<sup>1</sup>

## **Impact of COVID-19 Crisis on the Work and Earnings of Home-Based Workers**

In this section, we present the findings of the WIEGO-led study on the impact of the crisis on work and earnings of home-based workers: noting differences with the three other main sector groups in the study sample and, also, differences among cities and among home-based workers by status of employment and type of supply chain.

**Compared to Other Sectors** – In terms of ability to work, the home-based workers were least able to work at all periods of time: less than 20 per cent were able to work in April 2020, just over half in mid-2020, and around 60 per cent by mid-2022. In 2020, in addition and related to lack of demand and work orders, the main constraint to the ability of home-based workers to work were government restrictions on their own movement (to get work orders, to get raw materials and supplies, to submit or sell finished goods) and disruptions to the supply chains for their raw materials, supplies and finished goods caused by restrictions on transport and commerce. Between mid-2020 and mid-2021, lack of demand and work orders plus government restrictions remained the most significant constraint on the ability of home-based workers to work.

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1 Similar data are not available for Bulgaria.

In April 2020, at the peak of the lockdowns and other restrictions across all cities, the median earnings in all four sectors, relative to pre-COVID earnings, was zero.<sup>2</sup> However, the home-based workers were the hardest hit, with very limited recovery in earnings by mid-2020 and a drop by mid-2021. Indeed, at the city level in mid-2021, the earnings recovery of home-based workers was zero in four (of the five) cities where they were studied (Ahmedabad, Delhi, Tiruppur, and Bangkok), with the exception of Pleven.

In sum, by mid-2021, supply chains remained broken and demand for the goods and services produced by home-based workers was still severely diminished, especially for those who were subcontracted by factories or supply chains and particularly in Asia, the region with the world's highest prevalence of home-based workers (Bonnet et al 2021).

**Figure 1: Median percentage of pre-COVID earnings, by sector (%)**

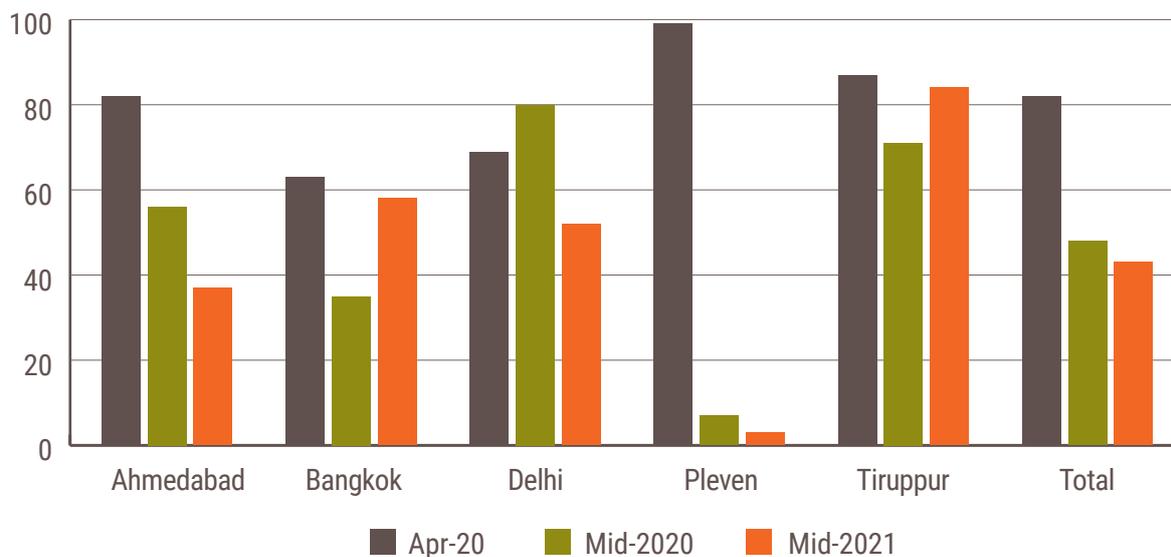


Source: WIEGO COVID-19 Crisis Study (2020 and 2021).

**Between Cities** – Although home-based workers were hardest hit among the four main sectors in the study, there was significant variation in the ability to work across the five cities in which home-based workers were surveyed. Home-based workers in Pleven were the least able to work in April 2020 but the most able to work by mid-2021, while the home-based workers in Tiruppur were also badly hit in April 2020 and were the least able to work by mid-2021. By mid-2021 in Tiruppur, the textile and garment factories were still not operating at full capacity due to stagnant demand (domestic and export) and were not, therefore, putting out much work to the home-based workers. A significant share of the home-based workers in Ahmedabad (37 per cent), Delhi (52 per cent), and Bangkok (58 per cent) were not able to work by mid-2021, due to lack of demand and work orders: a sign of the stagnant economic recovery overall (Figure 2).

2 All earnings are reported as monthly earnings and the earnings recovery is calculated as the median percentage of each worker's monthly earnings in April 2020, mid-2020 and mid-2021 in comparison to their earnings in February 2020 (pre-COVID).

**Figure 2: Home-based workers – percent not able to work by city, April 2020, mid-2020, and mid-2021**



Note: Respondents allowed to report more than one reason.

Source: WIEGO COVID-19 Crisis Study (2020 and 2021).

In Delhi, just over three-quarters of home-based workers (76%) reported zero earnings in mid-2020 and well over half (57%) reported zero earnings in mid-2021. In other words, the majority of home-based workers in Delhi had seen no recovery by mid-2021. This is despite the fact that the sample is drawn from the membership of the SEWA Delhi Union which has been actively working to reinstate work orders and open up new opportunities for home-based workers such as mask-making. Even the home-based workers who received work orders from time-to-time reported that they were working fewer days in a week, and their piece rates remained low due to the slump in both local and global markets.

By contrast, in Pleven, the median earnings of home-based workers had recovered significantly by mid-2021. However, with the closure of large chain markets and shops in Pleven, some home-based workers struggled to sell their goods. In addition, raw materials were hard to find and more expensive. As one home-based worker explained: “Home-based workers can’t buy raw materials now. We depend on raw materials from China. There are no imports now. We are forced to buy from Bulgarian producers. Fabrics, threads but we buy at a higher price. Everything is getting more expensive. And we can’t sell at a higher price because no one will buy our products. That’s why we sell at the same rate but our sales revenue is low.”

**Among Home-based Workers** – As noted earlier, there are two main groups of home-based workers: *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. Among the home-based worker sample, more than half were subcontracted in Round 1, while more than half were self-employed in Round 2, suggesting that some of the subcontracted workers in 2020 resorted to self-employment to find work by mid-2021.

Between the two groups, similar percentages of subcontracted and self-employed home-based workers were able to work in April 2020, but a higher percentage of self-employed home-based workers were able to work by mid-2020 and in mid-2021 (Table 2). More significantly, the median earnings of the subcontracted workers were zero in April 2020 and had not recovered by mid-2021, while the earnings of the self-employed recovered to 44 per cent of pre-COVID-19 earnings by mid-2020 but then dropped to 32 per cent by mid-2021 (Table 3).

**Table 2: Self-employed and subcontracted home-based workers – per cent not able to work, April 2020, mid-2020, and mid-2021**

|               | <b>Apr-20</b> | <b>Mid-2020</b> | <b>Mid-2021</b> |
|---------------|---------------|-----------------|-----------------|
| Self-employed | 84            | 40              | 38              |
| Subcontracted | 85            | 58              | 50              |
| Total         | 84            | 48              | 43              |

Source: WIEGO COVID-19 Crisis Study (2020 and 2021).

**Table 3: Self-employed and subcontracted home-based workers median percentage of pre-COVID-19 monthly earnings – April 2020, mid-2020, and mid-2021**

|               | <b>Apr-20</b> | <b>Mid-2020</b> | <b>Mid-2021</b> |
|---------------|---------------|-----------------|-----------------|
| Self-employed | 0             | 44              | 27              |
| Subcontracted | 0             | 0               | 0               |
| Total         | 0             | 10              | 2               |

Source: WIEGO COVID-19 Crisis Study (2020 and 2021).

Among subcontracted home-based workers, it is also important to distinguish (where possible) between those who produce for domestic supply chains and those who produce for global supply chains. In Tiruppur, the T-shirt capital of the world, most of the garment production is for export markets. Pre-COVID-19, most of the home-based workers were subcontracted by textile and garment factories to do ancillary tasks, especially when export orders were high. But, as of mid-2021, the factories were not operating fully and were putting out less work to the home-based workers: only 16 per cent of the home-based workers had worked, even part-time, the previous month. A home-based worker in Tiruppur captured their common plight: “The factories are closed, income has stopped, but the hunger, rent, bills cannot be stopped.”

## Impact of the Crisis on the Households of Home-Based Workers

### Food Security

The loss of work and earnings led immediately to food insecurity, particularly during the peak lockdowns and restrictions in 2020. But even in mid-2021, nearly one-third of all respondents, and 16 per cent of the home-based workers, reported that an adult and/or child in their household had gone hungry during the previous month. And over one-third (36%) of the home-based workers reported that they or other household members had skipped a meal in the last month or eaten a smaller variety of foods than they would have before.

It is important to point out that the study sample, as members of local organizations who both provided and leveraged food aid, are more likely to have received food aid (and cash grants) than the average informal worker in their city. It is also important to note that food insecurity and hunger rise not only due to reduced incomes but also to increased prices of essentials. For instance, in India where three of the study cities are located, the overall inflation rate was 6.4% in June 2021. And food inflation was particularly high: the price of food had increased by 34.7% from the previous year (NDTV, 2021). According to a local leader in Tiruppur, from pre-COVID to mid-2021, the price of cooking oil had increased by 15%, rice and lentils (dhal) by 25% and onions by 400%. Also, hospital costs and school fees had risen, and the price of construction materials had increased 100% (WIEGO 2021: 9).

### Health and Safety

During 2021, the Asian cities experienced second and third waves of the virus with high rates of infections and deaths: a particularly harsh second wave swept India during April-May 2021 and a third wave in Thailand peaked in late August 2021.

In mid-2021, 15 per cent of the self-employed and 28 per cent of the subcontracted HBWs reported exposure to COVID-19 in the previous 12 months; nearly 3 per cent of all home-based workers reported that they or other household members had tested positive for COVID-19, and 2 per cent reported that they needed to take days off work to care for themselves or a family member due to COVID-19.

Many home-based workers also testified that it was difficult to get tested for COVID-19 due, variously, to the unavailability or high costs of the tests or the cumbersome digital registration system. "I went to have COVID tests, I had to wake up at 3 a.m. I was able to get the tests done at around noon time. The hospital's quota for the daily tests was only 2,000 while the population is about 100,000. During that time, if we want to do COVID test by ourselves, we have to buy ATK, which cost about 400 baht." (Bangkok). If tested, many were not sure how to access their test results.

For those who did fall ill, or whose family members fell ill, accessing quality care was an uphill task. "We are 6 in our family, my father infected with COVID. Neighbours stopped coming home and talking to us, relatives are not able to reach us, every commuting to ESI hospital was the very tough time since there is no transport facilities, always hire a taxi which was beyond our economic situation, during the pandemic ... we are not informed about his health status was another very worrisome, attenders are not allowed."

The cost of treatment was also very high and most home-based workers are not covered by health insurance. "There was another instance in my neighbourhood, where the boy had got corona but the family did not let anyone know about it. Due to their carelessness, the boy's father also got infected and then he was rushed to the Dhanvantari hospital, where he passed away after a month. The treatment costs Rs. 40,000/- in private hospitals, but from where would the family get money when the breadwinner was admitted?" Respondents, particularly those from Bangkok and the three cities in India, reported problems finding treatment and/or quarantine facilities.

In India and Thailand, the health-care systems were overwhelmed by the successive waves of COVID-19 infections, making it difficult to access treatment for COVID infections and more so for other diseases or emergencies. As one home-based worker from Ahmedabad reported, "My daughter got sick ... We got her tested for corona, and the reports came positive. So, first she had to be treated for corona and then operated for appendix. All the OPDs were closed. We took her to private hospital, where they refused to operate her, so my son came to know about SuShrusha hospital, where a doctor was called in emergency, and he operated my daughter. We paid rupees 1,00,000/- for the operation, rupees 50,000/- for the medicines and rupees 30,000/- to the doctor."

In Pleven, Bulgaria, where medical services were more readily available than in the Asian cities, many of the home-based workers self-medicated because they lacked health insurance and could not afford to buy medicine. As a worker leader in Pleven explained: "[It was] very difficult because they have no insurance. Many of the workers underwent self-medication, which is very difficult, but they had no other choice." Apart from the fact that they could not benefit from hospital treatment, they were not able to buy medicine. A woman home-based worker in Pleven echoed this observation: "Informal workers don't have health insurance. They have to pay for medical checks, surgery, dental treatments before, during the COVID-19 pandemic and now."

For those who did get COVID, recovery was often slow, further impacting their work. As a home-based worker in Bangkok reported in mid-2021: "The health crisis is different. It is worse than last year at this time. For those who got coronavirus, although they recovered, but their health is different from before. They get tired easily ... Thus, when they are getting tired, they have to stop working immediately."

In mid-2021, over three-quarters of the home-based workers (77%) reported using personal protective equipment (PPE) and following COVID protocols. And 70 per cent of those who used PPE had to purchase the PPE themselves: an additional source of financial strain on the respondents and their households. As a home-based worker in Tiruppur reported: "The factory or government does not provide any protective equipment. We used our earnings to purchase mask and sanitizer. And as a precaution I never allowed the contractor to come inside the house, I always ask them to keep the garments on the veranda and only after an hour will I touch the pieces. And I took herbal tea at regular intervals to boost my immunity."

By mid-2021, over 40 per cent (43%) of the home-based workers had received at least one vaccine dose and others were scheduled to do so. But it is important to note that the home-based worker sample is drawn from the membership of strong local organizations that have played a critical role in raising awareness about vaccinations and facilitating workers' access to vaccinations.

## Mental Stress and Household Tensions

During the open-ended survey questions and interviews, many home-based workers spoke openly about the stress, anxiety, and depression they experienced in dealing with the pandemic and the associated restrictions. One home-based worker leader in Tiruppur summed up the general anxiety about what the future holds as follows: “We are unable to imagine one more lockdown, we will die.”

The fear of catching the disease and infecting the family was a major source of anxiety. As one home-based worker in Delhi put it: “The main concern was what would happen to my family if I’m affected with COVID-19 as I have to meet the subcontractors and collect the material for work. As it’s an airborne disease it could spread easily and they say the virus will be alive for more than an hour on surfaces, what if the person who handled the piece (garment) in the factory was affected, and by working on the same piece I will also get infected, so it was a bit scary to work on the piece.”

Isolation during the pandemic contributed to the stress and anxiety. As an elderly male home-based worker in Plevan explained: “COVID-19 brought people stress. Many of my friends and clients are scared for their health. You can't travel, walk in the park or the city. Closure and restrictions have changed people's lives.” For those who did get COVID-19, support from friends within the local organization was important. As another male home-based worker in Plevan explained: “I live alone and during the positive test it was difficult for me to cope. Good thing I was able to talk to union members. They supported me and shopped when I was locked up.”

The home-based workers also voiced anxiety about the future: especially whether they would be able to cover household expenses given the lack of work, low earnings and rising prices. A home-based worker in Delhi expressed this generalized fear: “Of course there are difficulties with respect to money. Sometimes you wonder whether your kids’ studies will happen or not ... will they ever get to go to school? There’s so much fear in our minds about this illness. We’re wondering when all this will be done.” Another home-based worker in Delhi explained how rising prices are compounding the impact of lower earnings: “Everything is expensive now ... just look at the rates of petrol and diesel and we need gas to run the kitchen [and] these expenses are also increasing, and our per piece rate is reducing. We’re working so hard, but our earnings are reducing.”

For home-based workers with school-age children, their children’s education was a major concern. During the lockdowns and restrictions, they worried about not being able to cope with online education: as a home-based worker leader from Bangkok explained: “It is not easy for parents to teach their children, especially mathematics, and English. The parents did not know even how to access to internet, how to use Zoom, etc. Thus, children did not properly learn through online.” In some cases, home-based workers and their families did not own a mobile phone. In such cases, they had to make alternative arrangements. As a woman home-based worker from Tiruppur noted: “My first daughter studies in seventh grade and the next in fifth grade. We do not have any mobile (for them) to attend online classes. So we informed (their) school that we don’t need online classes – just provide text books. Our doubts about the books are cleared by phone calls only. When they (the school) have time they will explain; otherwise there is a TV program called 'Kalvicholai' which students attend. There was some challenge to pay for recharging the channel to watch TV.”

Many of those who own mobile phones reported difficulty in accessing and paying for internet services. Looking forward to when schools reopened, many home-based workers worried that they would have no money to pay for their children's tuitions and/or other school expenses; while others whose children attended local private schools had to continue to pay school fees to retain their child's "seat" at the school.

Home-based workers with older children reported that having to restrict their children from moving about outside the home was a constant source of tension, as one home-based worker from Tiruppur noted: "Home schooling was not a big problem for me as my elder son has completed his studies and my younger son is studying in college – they can take care of themselves. The only problem was to restrict them from going out."

Inability to pay rent and utility bills was another source of stress in many respondent households. A leader from Bangkok explained, "Utilities bills are the main problem, some are unable to pay for six months, which they have to bargain to postpone."

### **Care and Other Household Responsibilities**

One-third of all study respondents, and 24% of the home-based workers, reported an increase in unpaid care and other household responsibilities during the COVID-19 crisis. Once home-based workers with young children went back to work, they had to juggle their unpaid care responsibilities and their paid work. A home-based worker in Delhi explained that, without a support network or a childcare centre, working at home was the only way to care for her children: "My daughter is young ... so I can't really leave her and go out to work ... It's better to get work at home. I can do sewing and embroidery ... I can finish the work at home and take care of my child ... no one else is there to take care of [my child]."

A home-based worker leader in Plevan explained that formal workers, both women and men, can take paid or unpaid leave to look after their children while informal workers cannot; and that, if both parents are informally employed, the woman is expected to take care of the children. "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, there is an additional workload, and this reduces productivity." Another Plevan home-based worker said: "As an informal worker, I can't even take the child benefits that I deserve. They want documents that you are unemployed or that you work under an employment contract. I do not have those documents. I have to prove with witnesses every month that I don't do anything and submit documents to the social services. It's a long walk through bureaucracies, this is just to make us give up. [...]. There is no help for people like me."

For the quarter of home-based workers who reported an increase in unpaid care and other household responsibilities, the opportunity costs to the individual worker and the costs to the household were significant. Compared to those who did not, the home-based workers who reported an increase in unpaid care work were less able to work and worked fewer days per week on average and experienced a significantly lower recovery of their pre-COVID earnings: see Table 4. And a higher percent of those who reported an increase in unpaid care work resorted to asset-depleting coping strategies and reported hunger in their household.

**Table 4: Opportunity cost and other costs of unpaid care work, mid-2021 (%)**

|   | <b>Increase in Unpaid Care Work</b> | <b>No Increase</b> |
|---|-------------------------------------|--------------------|
| Able to work                            | 9                                   | 61                 |
| Average days of work per week           | 0.3                                 | 2.5                |
| Median percentage of pre-COVID earnings | 3                                   | 81                 |
| Resorted to asset depleting strategies  | 62                                  | 52                 |
| Reported hunger in household            | 27                                  | 20                 |

## Relief Measures

### Government Relief

During the first wave of the pandemic, across the study cities, the first response by government was to impose lockdowns and other restrictions to prevent the spread of the virus, followed by food aid and then cash grants targeted at the poor. During the lockdowns/restrictions, little, if any, attention was paid to informal workers who live off daily earnings. And the relief was targeted at poor and disadvantaged households, not at informal workers, especially home-based workers who tend to remain invisible. By the second and third waves of the virus, most governments put more emphasis on testing for, vaccinating against and treating the virus. And, between the successive waves, relief efforts by government – and also civil society – declined.

Nearly half (49%) of the home-based workers received cash grants in 2020 and over half (53%) in 2021; and well over half (58%) received food aid in 2020 but less than half (45%) in 2021. Only 5 per cent received a loan from government to restart their business in 2021.<sup>3</sup>

**Table 5: Per cent of Home-based Workers who had Received Cash Grants, Food Aid and Loans: mid-2020 and mid-2021**

|             | <b>Mid-2020</b> | <b>Mid-2021</b> |
|-------------|-----------------|-----------------|
| Cash Grants | 49              | 53              |
| Food Aid    | 58              | 45              |
| Loans       | NA              | 5               |

3 It should be noted that the relief figures included cash grants and food aid from non-governmental sources, including the local organization of informal workers, not just from government. In both India and Thailand, the government did not offer cash grants in 2021.

In India, both food aid and cash grants were mainly distributed through pre-existing national schemes. India's Public Distribution System (PDS) provided a key channel for extending food relief: during the first months of the pandemic, the national government provided additional grains to existing beneficiaries, including one free kilogram of grain per family, and gas cylinders to families below the poverty line. The grain scheme remained in place through November 2020; and between May and June 2021, the national government offered free grains to households below the poverty line (under the Garib Kalyan Anna Yojana scheme). However, in 2021 no relief was announced for those who did not have ration cards or those without any other form of identification as was done under the 2020 scheme.

In India, cash grants were distributed largely through a pre-existing national financial inclusion scheme called Jan Dhan (People's Wealth).<sup>4</sup> At the onset of the pandemic in 2020, the national government dispensed small cash grants for two months, largely to those with Jan Dhan bank accounts. Among those who did not receive a cash grant, the main reason cited varied across the three Indian cities; in Ahmedabad, the main cited reason was that, although eligible, they were not listed in the social registry (59%); while in Delhi and Tiruppur, the main cited reason was that they had not applied (60% and 79%, respectively). Others did not have a Jan Dhan account or the necessary documentation. This cash grant scheme was not renewed in 2021. In Thailand, informal workers were entitled to three unconditional cash transfers of THB 5,000 each in 2020.

Most respondents reported that the cash transfers were helpful, but not sufficient, in managing some of their daily expenses and consumption needs. "Helped to pay a lot of backed-up bills, if anything, it helped for a while" and "The cash grant helped us feed ourselves for two weeks. The 2,000 that we received from the government helped us buy our groceries."

Some workers got support through pre-existing social protection schemes such as pensions. As an elderly male home-based worker from Plevan stated: "For me, the closing time (when he couldn't work) was very depressing and dangerous. The government's help with my pension has helped me deal with the household more easily. However, we limited ourselves to the purchase of products that were a necessity."

Finally, nearly a quarter of all study respondents (24%) and of home-based workers (22%) reported that they had rent, utilities tuition or loans cancelled, forgiven or deferred. And 7 per cent of all study respondents and 5 per cent of home-based workers received loans from government in 2021.

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4 In 2014, the Government of India introduced the Prime Minister's Jan Dhan Yojana (People's Wealth Scheme), a financial inclusion scheme for all citizens of India aimed at getting people to open bank accounts through which to channel credit, remittances, insurance and pensions. The main channel for delivering government relief cash grants was through Jan Dhan bank accounts.

## **Support from Local Organizations of Informal Workers**

The local organizations of informal workers, which partnered in this study, provided support of different kinds to their members throughout the crisis, including direct provision and facilitating government provision of food, cash and PPE; public health counselling and protocols; moral and emotional support at a time of fear and isolation. As vaccines became available, worker organizations played an important role in educating members and facilitating access. Home-based worker organizations negotiated bulk orders for masks for their members until the private and public sectors began producing masks.

In Bangkok, HomeNet Thailand and the national Federation of Informal Workers in Thailand distributed survival kits (including dry food, cloth masks and sanitizer) and linked their members to businesses and NGOs that donated additional food parcels. In Tiruppur, SAVE provided support to orphaned children who lost both parents due to COVID-19; widowed home-based workers and to other single parents. Similarly, SEWA in Delhi and in Ahmedabad offered support to the poorest households and to households that had lost family members due to COVID.

In Delhi, Ahmedabad and Bangkok, the local organizations facilitated access for their members to food rations and vaccinations under government schemes. In Delhi, SEWA and representatives of other civil society organizations were part of a government committee to coordinate and monitor the disbursement of food aid during the first lockdown in 2020. In Tiruppur, SAVE and the union Anuhatham, the union of home-based workers, raised awareness among the home-based workers about the benefits of joining the State Welfare Board and helped workers register with the board. In Bangkok, HomeNet Thailand helped home-based workers and other informal workers access government cash relief and other assistance programmes, with a high success rate.

Other civil society organizations provided relief as well. A home-based worker from Bangkok reported, "We got a lot of support from civil society organizations and private sector more than the support from the government. They had provided us about survival bags, milk for children, etc." A worker leader from Ahmedabad said, "Yes, people from well-to-do families or trusts would give kits during the group weddings. Those kits would last for 3 months. The kits contained rice, wheat, flour, oil, cereals etc. They would get such kits from police stations as well. People were fed for free in temples like the Gayatri temple, Swaminarayan temple, etc."

All of the local organizations provided public health counselling to their members and helped them access testing and vaccinations. As a worker leader from SEWA in Ahmedabad explained: "When we used to conduct online meetings, we would tell the women about the precaution they should take during the pandemic like wearing mask, washing hands, maintain hygiene, and maintain distance from others. All the women follow these instructions. They had not taken the vaccine in the first wave, but now they have taken the vaccine. SEWA made them aware about the precautionary measures; hence they are taking all the necessary precautions." The UNITY union in Plevn distributed pamphlets with information on how to protect against the virus as well as information on city restrictions.

A few of the organizations trained home-based workers in alternative employment skills. As a home-based worker leader in Pleven reported: "No one will buy jewellery. To have food on the table is more important than to buy something else. That's why we have started to conduct a training in our organization, so that people who make jewellery can produce something different: products that can be purchased. For example, knitting socks or knitting long winter socks ... profitable products." In addition, the UNITY union in Pleven purchased the goods/products of home-based workers, provided training in online marketing and advocated with municipal authorities for secure well-located markets for home-based workers to sell their products. UNITY also worked with the media to highlight the challenges faced by informal workers, including home-based workers, during the pandemic.

In Delhi, SEWA negotiated orders for mask making and facilitated market linkages for home-based workers. Efforts were made to include as many workers as possible: "If one sister doesn't know one task in SEWA ... we give her something else to do ... like counting (of pieces)". In Bangkok, workers received skill training in livelihood skills, such as craft production and online sales. Across Thailand, HomeNet provided no-interest loans worth 1.5 million Thai baht to over 1,000 home-based workers and other informal workers to restart their businesses. In Tiruppur, SAVE provided cash, loans and/or equipment to help home-based workers restart their businesses and helped resolve disputes between the home-based workers and their suppliers, middlemen, and employers.

## **Household Coping Strategies**

During the COVID-19 crisis, the study respondents and their households resorted to a variety of coping strategies to make ends meet, many of which depleted their asset base, which makes it difficult for them to recover and threatens to entrap the household in poverty. Although they were the most negatively impacted among the four main groups of informal workers, a lower percent of home-based workers resorted to the common coping strategies than the sample as whole: in part because they had few business expenses as the demand for their products and services had declined sharply in early 2020 and had not rebounded by mid-2021.

Since the beginning of the COVID-19 crisis, just over half (52%) of all study respondents and over thirty percent (35%) of the home-based workers drew down on their savings; 54% and 56%, respectively, borrowed money; and 17% and 16%, respectively, sold or pawned assets. The vast majority of all study respondents (82%) and of home-based workers (89%) who drew down their savings between mid-2020 and mid-2021 were not able to replace any of their savings by mid-2021.

Among home-based workers, borrowing money was the most common strategy between mid-2020 and mid-2021. Just over one-third (34%) of the home-based workers borrowed money: mainly from family (18%) and friends or neighbours (13%). In both rounds of the study, respondents reported concerns with taking out loans, especially from informal moneylenders who charge exorbitant interest rates. So much so that during the second round of the study only 3 per cent of home-based workers reported having borrowed from informal moneylenders. Six per cent borrowed from a bank or other formal institution: those who are members of SEWA likely borrowed from the SEWA bank. But, in general, it is not easy for home-based workers to borrow from banks, as a home-based leader from Plevan noted: "Our members pay their expenses first and live off whatever is left. They cannot borrow money from banks, but only with quick loans." Most who borrowed were painfully aware how difficult it would be, both during and after the crisis, to repay the debt (and compounding interest) that they had accumulated. A home-based worker from Tiruppur summed up the common predicament: "It is difficult to borrow and repay it. We will improve our livelihood if we have work."

Deferring payments of rent, utilities, school fees and loan instalments was a common strategy – but with associated risks and trade-offs. One home-based worker in Delhi struggled to pay her rent: "The house rent has been pending since March 2020 ... I finished paying it for eight months ... I've to also pay the current month's rent from my earnings ... now I still have a backlog of six months of house rent ..." Another had to vacate her house because she was unable to pay the rent: "There is no work and our landlord did not give us a relief on rent, which we were unable to pay. Because of the non-payment of rent we were evicted and had to change our house." A home-based worker from Bangkok reported: "There are some families who have to pay by instalments for their motorcycle, which they use for earning income. Some of them had to return their motorcycles to the company since they couldn't afford (the instalments)." Some home-based workers in Bangkok had to sell their sewing machines or move back to their hometown because they could not afford the rent: as one local leader explained: "These people may not be able to work as home workers anymore since they no longer have sewing machines, and when they started renting the room to stay in Bangkok, they had to pay three months' of rental fee ahead of the deposit."

In Plevan, during the cold winter months, one home-based worker reported that she cut back on heating: "I live in my own home and do not pay rent. It is difficult for me to pay for my utilities. In winter I stay at 16-18 degrees [Celsius] and at night I do not heat the room in which I sleep." But another reported that she had to prioritize paying for heat and electricity so that her children could study: "We live in our own home. We have to deal with utilities because children cannot study in the cold and without electricity. So we pay the bills first and what's left is for food."

Just over 10 per cent of the home-based workers reported spending less on food: by reducing number of meals, specific types of food or the variety of food. A home-based worker in Ahmedabad noted: "People would consume less quantity of food than earlier, they would dilute the cooked vegetable with water and eat it." Among those who had to do so, many expressed concern for their children's nutrition. To compensate for the need to spend less on food, some home-based workers in Bangkok took up vegetable growing: "We shared vegetable seeds as well as fertilizer among people in the community."

Aside from decreasing daily expenditure, we also had organic vegetables. So, during the lockdown, we seldom had to go to the market to buy vegetables, which might have cause[d] us the risk of getting coronavirus."

School fees were a major concern for some home-based workers who sent their school-age children to local privately run schools, given the poor quality of most public schools. Even though the local private schools remained closed during much of the crisis, many parents had to pay school fees to retain their child's "seat" in the school. One home-based worker in Delhi explained: "I had a backlog of school fees ... I had to pay it little by little ... now I have completed my instalments." Another lamented: "We had to mortgage our stuff to arrange for our son's education." Some parents shifted their children to public schools while others withdrew their children from school.

To make ends meet, around 10 per cent of the home-based workers took on additional work or shifted to other lines of work: mainly other types of home-based work but also day labour, repair work, house painting and retail trade. Two or three home-based workers tried to sell their products online. A home-based worker leader from Ahmedabad noted that "The women take up any kind of work they get. The women are even ready to do multiple work because they are debt-ridden, they have pawned their jewellery, they have rent to pay, which is why they are ready to work day and night." But not all efforts to augment income were successful. As a home-based worker leader in Bangkok explained: "Consider baking; many people had learned (to bake), and (began to) sell in the same community so there was no buyer. Also, school closings caused us to have no market as we usually sell at the school."

To sum up, among the four groups in the WIEGO-led study sample, home-based workers were the most badly affected in 2020 and least able to recover by 2021. The crisis had multiple reinforcing impacts on home-based workers and their families, as captured in the findings above and in the account below by a home-based worker leader in Ahmedabad.

"Many people have spent their savings and are debt ridden. There are so many women who got involved in activities which they should not have done. They sold themselves off to feed their children during the lockdown. People have started paying off their debts. During the corona, the prices had doubled. People had to pay 10,000 rupees instead of 15,000 rupees. Online studies were going on during that time. There was one smart phone between two-three children to study. Due to such stressful situations, there were reports of rifts amongst families. They had lost their mental well-being. They had to cook more food as everyone was at home all the time. Children faced a lot of issues in studying. They would watch TV all day which would add to the bills. The government has not waived electricity bills and rents."

Finally, it is important to note that the findings summarized above were confirmed by a HomeNet South Asia study of home-based workers in 12 locations in seven countries of South Asia. HomeNet South Asia carried out a parallel longitudinal study, using a modified version of the survey questionnaire from the WIEGO-led study, also in collaboration with local organizations of home-based workers. The main findings from the HomeNet South Asia study summarized below confirm what was found in the WIEGO-led study:

- Work and earnings declined sharply in 2020 and remained low and irregular in 2021 for both self-employed and subcontracted home-based workers.
- Subcontracted home-based workers who produced for global supply chains experienced the greatest decline in work orders and earnings.
- Home-based workers who produced food items fared better than those who produced non-food items (such as garments).
- Government relief efforts decreased between 2020 and 2021, partly due to increased focus on vaccinations during successive waves of the pandemic.
- Increased care responsibilities restricted the ability of some home-based workers to return to work and to seek supplemental or alternative lines of work.
- Most home-based workers were deeply in debt by 2021.
- More home-based workers were vaccinated, were able to use digital tools and had joined the local organizations of home-based workers by 2021, compared to 2020.
- Most organizations of home-based workers helped leverage and facilitate food and cash aid from government to their members and/or delivered relief themselves; provided public health and psycho-social counselling to their members; tried to find markets or otherwise support the livelihoods of their members; and actively engaged with government to demand relief aid and recovery measures for informal workers.

## **Inclusive Recovery for Home-Based Workers**

The WIEGO-led study has confirmed that informal workers were disproportionately impacted by the COVID-19 pandemic recession – and home-based workers more so than other groups. The common demands of home-based workers from the five study cities for a just and inclusive recovery are as follows:

### ***Immediate Relief Measures***

- Food aid and cash grants, facilitated by registration in national social registries.
- Moratoria on utility, interest and rent payments.
- Free children's education, including costs of mobile phones and internet access.

### ***Public Health Measures***

- Access to water and sanitation facilities at both homes-cum-workplaces.
- Free quality vaccinations, testing and treatment for COVID-19 virus in proximity to where they live and work.

### ***Short-Term Recovery Measures***

- Legal recognition, including ID cards.
- Business support services, including interest-free or subsidized loans, upskilling and reskilling, marketing services.
- Support to revive supply chains for home-based workers, including work orders at fixed prices (for self-employed) or piece rates (for subcontracted).
- Regulation of terms of trade or employment in supply chains, both domestic and global.
- Regulation of prices and wages.
- Priority supply of basic infrastructure services – water, sanitation and electricity – to homes that double as workplaces.
- Easy access to safe and affordable public transport.

### ***Medium-Term Reforms***

- Inclusive social protection, including social assistance, social insurance and childcare – with fair eligibility requirements and benefits, user-friendly registration processes and portability of benefits (especially for migrant workers).
- Inclusive national labour laws and regulations that cover home-based workers and other informal workers and mandate decent working conditions, worker rights, legal protections and minimum wages/earnings for all workers.
- Proactive government measures to promote employment-led economic growth, including minimum employment guarantees.
- Inclusive city planning, design and policies that include decent housing and in situ upgradation and mixed-use zoning that allows home-based workers to produce goods and services in their own homes.

### ***Guiding Principles***

- Do No Harm
  - No evictions or relocations of home-based workers, without consultation.
  - No enforcement of single-use zoning regulations on home-based workers, without consultation.
- Nothing for Us, Without Us
  - Inclusion of home-based workers, and other informal workers, and their organizations as key stakeholders in rule-setting and policy-making processes that impact their work.
  - Inclusion of organizations of home-based workers, and other informal workers, in government relief and recovery schemes to ensure last mile delivery.

Many of these demands were also voiced by the other groups of informal workers in the study sample: domestic workers, street vendors/market traders and waste pickers: see the common [platform of demands](#) by the local organizations which participated in the study.

To effectively advocate for these demands to governments and the private sector, home-based workers and their organizations are calling for solidarity among informal workers going forward. A woman home-based worker in Pleven called for solidarity quite forcefully and eloquently:

“We have to unite, to support each other because the government doesn’t support us. We have to do our best [for] institutions to recognize us as workers. Subcontracted workers [need] to have labour rights, self-employed [need to have] access to markets and premises at local level. Domestic workers have to insist that our government should ratify Convention 189. Street vendors don’t have any rights. We all should unite and place demands on our government to recognize us as workers, to [show] that we are visible. Only in this way will we have access to social schemes.”

And another woman home-based worker in Pleven expressed the key common demand of all informal workers succinctly: “Recognize us as workers so that we have rights, not just obligations.”

This is a moment to be bold: to stand in solidarity with home-based workers and other informal workers and to recognize them as workers with rights. The COVID-19 crisis has shown a spotlight on the pre-existing structural disadvantages faced by informal workers, on the disproportionate impact of the crisis on their lives and livelihoods and on the essential goods and services they provide. This increased recognition of the disadvantages and contributions of informal workers should be translated into more inclusive recovery plans and an agenda for transformative change to protect and support these workers and their livelihoods. The global community, national and local governments, other policy makers and the private sector need to recognize that informal workers and their livelihood activities represent the broad base of the economy, producing essential goods and services not only for low-income customers but also for the general public, the formal economy and global markets. Most fundamentally, the global community, national and local governments, other policymakers and the private sector need to invite organizations of informal workers to have a seat at the policy table.

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## About WIEGO

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. Visit [www.wiego.org](http://www.wiego.org)