WIEGO

**Women in Informal Employment
Globalizing and Organizing**

Informal Workers Growing Older in the Changing World of Work

FRANCIE LUND
WIEGO Social Protection Programme

for the BSG Conference: "Ageing in an Unequal World"
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WIEGO at British Society of Gerontology, 2018

- Raise the issue of the economic security of people who work informally, as they become older.

- Describe an emerging cross-country initiative in WIEGO focusing on older urban informal workers

- Promote cross-disciplinary research on older informal workers in the global south

The proposed WIEGO research initiative

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

Connected to

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

As well as

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

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

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

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

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

Mixing recycling materials for roofing in informal housing settlement

Source Paula Bronstein/ Getty Images

An older worker combining paid work with child care

A homebased worker and her grandchild in Bangkok

Image by

Supanee Subsakul

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

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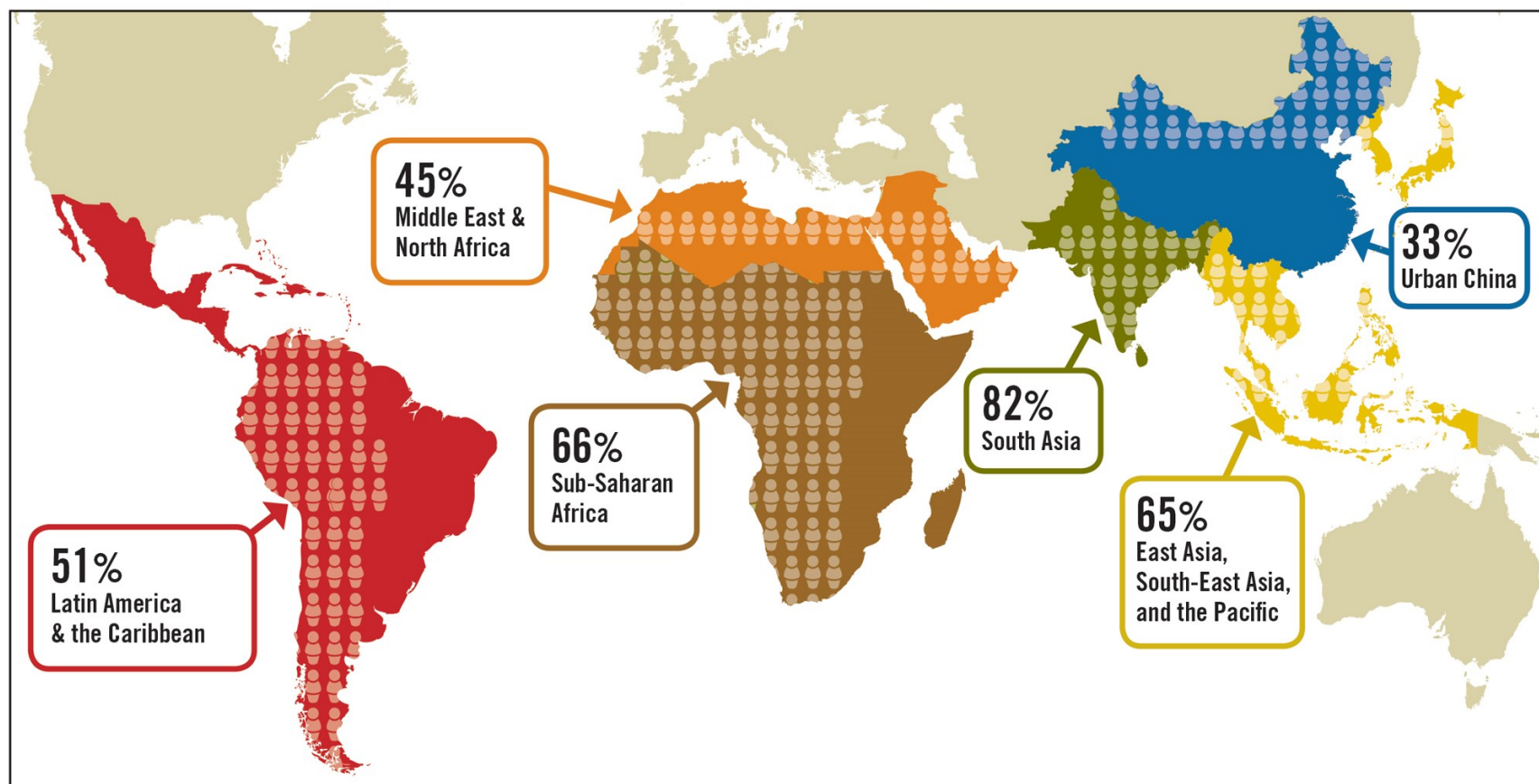
This coincides with

- Changes in the world of work. The majority of all workers in the global south are in informal work. The majority are self-employed.

- By definition, those who work informally have little or no legal or social protection (though their work places may be regulated).

Informal employment in the south
Source: ILO and WIEGO, 2012

Informal Employment as a Percentage of Non-Agricultural Employment

Informal workers in the global south

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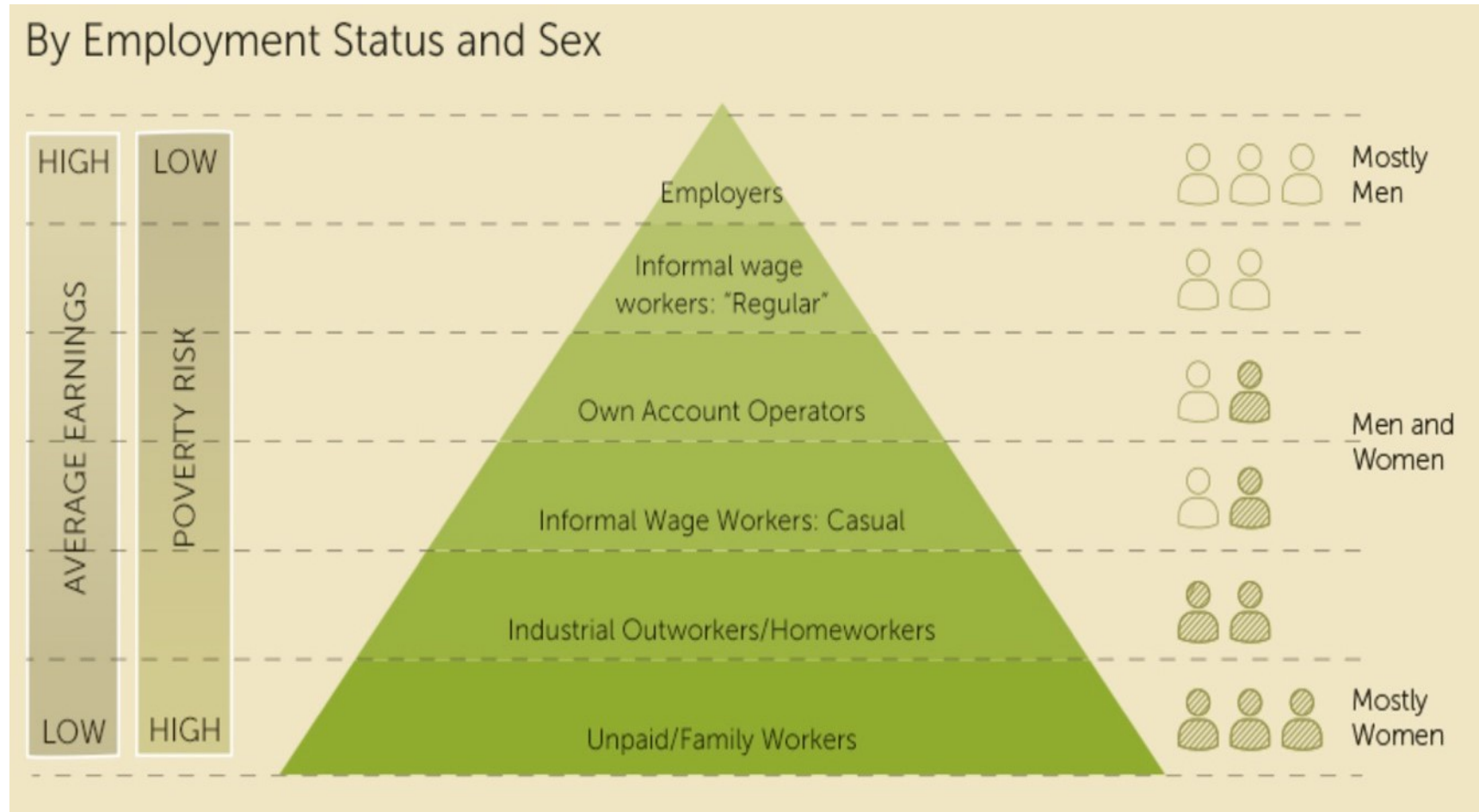
BUT

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

Informal workers say their two biggest concerns are

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

Differentiation of gender, poverty and risk *within* the informal economy
(Source: Martha Chen, WIEGO WP 11)

The transition to being older

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

Women and men in formal and informal employment

- Women have fewer years in paid work for vesting in pensions.

- They have more interruptions to their periods of work.

- Women have more responsibilities for unpaid care work (looking after children and elderly at home).

- Women have lower incomes than men in paid work requiring equivalent skills.

Percentage of labour force contributing to pension schemes

High Income Countries   90.8

Upper Middle Income   50.7

Lower Middle Income   15.2

Low Income Countries   5.7

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

Forms of financial and other support

- Family and kin

- Own savings

- Religious institutions

- Formal charitable institutions

- Community-based support

- Organised savings clubs (e.g. rotating savings and credit associations – ROSCAs

- NGOs

- State/ government services
  - Social services
  - Cash transfers

Current policy and programme focuses in the global south

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

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

So, back to the proposed WIEGO research initiative

- The patterns of labour market participation as workers get older

Connected to

- What forms of support, and gaps in support

As well as

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

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

Methods in a research initiative

- Drilling down on global and country data sets: how informal work is counted, sectors employing many workers (especially women), ages that people leave work, household composition, inter-generational sharing, health status and health trends

- Country papers on provision of social services for older people

- Specific risks and hazards for informal workers in different sectors – impact over the life cycle

- Special studies

- Participatory studies through organisations of informal workers

Examples of organisations of informal workers

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

Access to financial services – some avenues to explore

- ROSCAs – continuation of membership after stopping work/ reducing work?

- Formal banking services – Age dependent barriers to access? Special services for older people? (SEWA has its own bank)

- Community-based support – patterns of exclusion and inclusion

- Linkages between systems of support (e.g. South Africa's NGO SaveACT and the state pension

- Informal money lenders – What positive and what negative roles do they play? Country differences?

Participatory research, and policy influence

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

Policy and influence

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

Recognition of informal workers

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

- Recognition of contribution of informal workers to local economy

- Recognition in law as workers

- Registration by city authorities as workers

- Representation as interested parties in negotiations about urban space, and about social protection

- And in this initiative, the recognition of the economic contribution older workers are making and have made to local and national economies.

Thank you!