



Women in Informal Employment:  
Globalizing and Organizing

## Navigating Inflation: Impacts of the Cost-of-Living Crisis on Workers in Informal Employment in Accra, Ghana

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“We are unable to feed the household like we are expected to .... The price for utilities, rent, food have increased, so we are unable to afford three square meals. So we resort to either once or twice a day. The kids eat twice a day, while we adults eat once a day” (female street vendor).

Ghana is facing a cost-of-living crisis, marked by a rapid escalation in the prices of goods and services. Inflation reached a 22-year-record of 54 per cent in December 2022 (GSS, 2023: 3).<sup>1</sup> While the economy had slightly recovered from the pandemic in 2021, high levels of government debt, the closure of international markets to Ghana, and global disruptions to the supply chain as a consequence of the war in Ukraine all led to a steep depreciation of the cedi (ITA, 2023). Considering the country relies heavily on



Waste pickers on Kpone Landfill in Accra. Photo Credit: Julian Luckham

<sup>1</sup> This rate of inflation is the percentage change in the CPI from December 2021 to December 2022. The CPI measures the change over time in the general price level of goods and services that households acquire for consumption.

imports, the situation resulted in high inflationary pressure. In 2022, nearly 850,000 Ghanaians were pushed into poverty due to rising prices (Kwakye et al., 2023: 44).<sup>2</sup>

By the time this research was conducted (October 2023), the inflation rate averaged 35 per cent. It was particularly high for food and non-alcoholic beverages (+45), and other basic necessities like health services (+28), housing, water and electricity (+25), transport (+25), and education (+13) (GSS, 2023a:7).

Ghana's cost-of-living crisis disproportionately affects workers in informal employment, who make up 89 per cent of the employed population nationally (83 per cent in Accra) (Baah-Boateng and Vanek, 2020). Most workers in informal employment lack access to critical safety nets – pension and poverty relief programmes, cash transfers, and microfinance schemes – which leaves them particularly vulnerable to economic shocks. The pandemic had already resulted in significant levels of debt and asset losses among this population<sup>3</sup> (WIEGO, 2022: 12). The current inflation shock increases the likelihood that temporary declines in earnings become entrenched.



*Kayayei in Accra. Photo Credit: Jonathan Torgovnik/Getty Images Reportage*

This booklet shows how the cost-of-living crisis is affecting workers in informal employment in Accra. It draws on exploratory research conducted with *kayayei* (headporters), market traders, street vendors, and waste pickers. Data was collected by WIEGO in 6 focus groups with

31 workers: 10 street vendors, 10 waste pickers, 5 market traders and 6 *kayayei*. In addition, workers filled out a short questionnaire, and in-depth interviews were conducted with five worker leaders. The findings are thus not representative but indicative.

<sup>2</sup> Based on the international poverty rate (US \$2.15) and relative to what it would have been if inflation in 2022 had been equal to inflation in 2021.

<sup>3</sup> During the COVID-19 crisis, close to 200 workers in informal employment in Accra were surveyed in mid-2021. Approximately half had borrowed money or drawn down savings (49% and 55%, respectively) to cope with reduced working days and earnings.

## How is the Cost-of-Living Crisis Impacting Workers in Informal Employment?

Inflation in the country translates into decreased purchasing power and lower demand for the products and services of workers in informal employment. Further, across all occupations, workers reported increased competition, lower bargaining power, and limited options to adapt their livelihoods. Not surprisingly, in October 2023, nine in ten of the interviewed workers said they were earning less compared to the beginning of the year.

A monthly living wage in Ghana averaged GH¢ 2,922 in 2023 (Global Living Wage Coalition, 2023:5).<sup>4</sup> This is the living wage required by workers in peri-urban areas to be able to afford a basic but decent living standard. A typical worker in the focus groups was working six days per week and earning GH¢ 1,500 monthly. *Kayayei* were the lowest-earning group (a typical worker earning GH¢ 500 monthly), followed by street vendors (GH¢ 1,250), waste pickers (GH¢ 1,300), and market traders (GH¢ 2,200). The great majority of interviewed workers were also the primary earners in their households.

While the Ghanaian government implemented policies to mitigate cost-of-living pressures, these interventions were ineffective in reaching and supporting the informal workforce. In mid-2022, when inflation hit a two-decade high, the government approved a 15 per cent Cost-of-Living Allowance. The measure, which expired in December 2022, was limited to public sector workers. The 10 per cent increase to the minimum wage in January 2023 also proved insufficient to counter the rapid inflation and failed to provide any relief to workers in informal employment, who remain outside its scope (World Bank, 2023).

*“We informal workers do not get any support system. The salaries of formal workers can be increased, but if informal workers decide to increase the prices of goods, the customers [may] decide to buy from you or not. So it can make work hard for us” (male street vendor).*

*“Before, you could get satisfactory food for GH¢ 2 but now GH¢ 10 can't even get you satisfied. These days when I go and buy food and they ask me how much meat I will buy I get surprised because protein is not my problem. I want to be satisfied, so I don't think about meat because I can't afford it. Today I only have GH¢ 15 to spend and this morning I have already spent GH¢ 5 on porridge” (female street kayayo).*

Food was the most important expense in workers' households. A typical worker in the focus group was spending over half of the household earnings on food, consistent with the behaviour of the lowest quintiles in Ghana.<sup>5</sup> Even when making cuts to other non-essential items, workers from all sectors reported reducing food consumption to cope with rising costs. In turn, this can lead to short- and long-term impacts on food security and nutritional diversity.

<sup>4</sup> The wage is comprised of a net living wage (i.e., take-home pay of GH¢ 2,313 per month plus an estimated GH¢ 610 for mandatory deductions and income tax). Although the living wage was calculated for the Lower Volta Region of Ghana, national and not regional CPI values were used. The living wage is based on the methodology developed by Anker and Prates. Elements of a decent standard of living include food, water, housing, education, health care, transportation, clothing, and provision for unexpected events. For more details see: <https://www.globallivingwage.org/living-wage-benchmarks/ghana/>

<sup>5</sup> While the typical Ghanaian household allocates nearly 43% of its expenditure towards food, the poorest 20% devote nearly 54% of their budget on food (Kwakye et al., 2023: 53).

“*[The biggest challenge is] education because I know I am not educated, and I have sworn to make sure my children are educated because I wouldn't want my children to become waste picker like me. So when I am working and am tired it's my children's education that pushes me to work harder*” (male waste picker).

Education was the most important cost for workers after food.<sup>6</sup> Within the focus groups, a typical worker with children spent almost a third of the household earnings on education. Common coping mechanisms to face rising school fees were incurring debt, using business capital or reducing food consumption, opting for public education or schools with daily fees, and renting textbooks. Especially among waste pickers, one of the lowest-earning sectors, workers said education was the most challenging cost element but one that could not be foregone given the implications for their children's well-being and the possibility of breaking the intergenerational cycle of poverty.

Transportation was also a source of concern for workers, and cuts to this expenditure have significantly eroded their living standards. To avoid transportation costs, for example,



Street vendor in Accra. Photo Credit: Benjamin Forson

most waste pickers have opted to sleep close to their places of work. Others are walking to their workplace to reduce transportation costs, increasing their working hours.

Similarly, workers reported steep increases in the cost of rent and utilities such as electricity

“*Most of us have children back home dependent on us. Sometimes we send the little we earn here for them to buy books for our children and sleep on an empty stomach*” (female *kayayo*).

tariffs and water. To cope with the former, workers mentioned delaying payments and moving back to their hometowns or in with other family members, whereas cuts to expenditure were the main mechanism to afford rising utilities.

“*Schoolchildren now trek to school at dawn because we can't afford transportation. It is a pity sight to behold when you see these kids at dawn walk long distances just to be educated*” (female street vendor).

<sup>6</sup> Education costs include school fees, feeding fees or meals, textbooks/materials, transport and uniform.



Charcoal seller in Makola Market. Photo Credit: Jonathan Torgovnik/Getty Images Reportage

## What has Exacerbated the Crisis for Workers in Informal Employment?

### Street Vendors and Market Traders

Historically, street vendors and market traders face high levels of economic and financial risk, job insecurity, harassment by local authorities, lack of access to credit, and lack of involvement in national and policymaking processes. In addition, the current cost-of-living crisis impacts both their households and their businesses through:

“You would have bought something for GH¢ 80 yesterday but for GH¢ 100 today. There is no prompt given when the prices are increased. When ... you hear prices have been increased you have to increase the prices of the items you are selling in order to make enough money to purchase new goods. However, this does not happen, and we run at a loss” (male market trader).

“Initially, prices on imported goods were low so we could buy, sell and get some profit, but now taxes have made them higher .... Buying from Togo to come sell has become expensive as compared to previous years. So, when doing business, you can be selling a consignment for a long time before it finishes, making us spend all the capital before the goods are out of stock” (female street vendor).

**Price volatility:** Inflation raises the cost of traders' and vendors' inventory and limits their capacity to restock their capital. The rapid depreciation of the cedi also results in high fluctuations and affects traders' ability to plan and adjust their prices accordingly, especially for imported items.

**Lower demand for products and services:** Market traders and street vendors describe lower purchasing power among their customers amid rising inflation. Because most rely on daily earnings to restock their capital, lower sales directly affect the sustainability of their livelihoods.

**Increased competition:** Sharp economic downturns are associated with a rise in informal employment. Both market traders and street vendors report increased competition that dates back to the pandemic, including the presence of whole traders that now sell retail and can afford to sell at lower prices; the selling of expired goods, which lowers prices even further; and the

installation of outdoor markets. Coupled with lower demand for their products, competition limits traders' and vendors' ability to raise prices in line with inflation.

“Even with the profit you will get, you can have no sales from morning and the GH¢ 10 you will get, the buyer will bargain to reduce it ... by GH¢ 2 or 3. Since you have not made any sales, you will need at least your transport fare to get home so you will have to sell it for GH¢ 7” (male street vendor).

**Rising taxes/tolls/operating fees:** Despite both popular and policy narratives that workers in informal employment do not pay taxes, overall tax payment in the informal sector in Accra is prevalent (Anyidoho et al., 2022).<sup>7</sup> In the focus groups, both market traders and street vendors used “taxes” as a broad term for a variety of fees, levies, and taxes collected by municipal and central governments, including licences for stores, daily tolls for the use of space, and income taxes.<sup>8</sup> Vendors and traders complained that these various taxes were high, had increased, and were set without consultation. Immediately preceding the pandemic, market traders and street vendors saw an increase in the daily tolls from GH¢ 1 to GH¢ 2. The increase was marked as a tax for

sanitation. Beginning in 2023, operating permits or licences also were increased, depending on the face value assessment made by the tax official responsible for the collection. These increases have not been matched with improvements in market infrastructure, as perceived by workers.

“If you go for goods and sell it for GH¢ 15 and someone else goes for expired goods with reduced prices and he or she sells it for GH¢ 10, your goods might take time to finish as people will not buy” (female market trader).

**Exposure to weather impacts:** Compounding the challenges associated with rising inflation, market traders and street vendors reported that poor market infrastructure increases their exposure to weather events such as rain and heat, causing damage to their merchandise and stalls, and impacting their sales and earnings.

“Another challenge we have in the market is the gutters, all the gutters are choked so when it rains it floods the entire market. We have problems with our lights” (market trader).

“My challenge at where I sell is that, when it rains, we don't have a shed to cover our goods. So therefore, when it rains and you're not around, your goods will be destroyed. At the same time, the place we keep the goods when we close is also a problem, because different people bring different goods, and if the goods are mixed with others that are liquid or perishables it can damage your goods” (male street vendor).

**Harassment:** Street vendors, in particular, mentioned the lack of vending spaces as a significant obstacle to their livelihoods. Not only did their ability to sell depend on the weather, they also reported constant harassment, including confiscations and extortion, from authorities.

“Harassment by the city guards chases away customers of traders, resulting in low sales and earnings. People don't want to come close to the city guards” (female street vendor).

<sup>7</sup> The majority (66%) of self-employed informal sector operators in Accra surveyed by WIEGO in 2022 reported paying at least one type of tax, fee or payment (excluding access to basic services while at work) related to their income-generating activity.

<sup>8</sup> In the focus groups, market traders reported paying daily tolls, annual licences, AMA shop levy, and income tax. Street vendors also reported paying daily tolls, annual licences, monthly GRA tax, and traditional levy/fees.



Waste pickers on Kpone Landfill. Photo Credit: Dean Saffron

## Waste Pickers

Waste pickers in Kpone landfill play a critical role in the collection of recyclable materials (about 800 tons annually) and the prevention of eCO<sub>2</sub> emissions (Boampong et al., 2020). The prices offered by the buyers for their products are affected by macroeconomic conditions such as shifting prices for recyclables in the formal economy that are closely linked to movements in prices in the commodities markets (Nyonyintono et al., 2013). In addition, waste pickers reported they face unfavorable occupational health and safety resulting from working conditions in the current context.

“Another challenge is that we don’t have enough space at the landfill. During the raining season, we find it very difficult to work because the roads leading to the landfill become muddy, so the operators are not able to do their job. Sometimes they bury our valuables we have collected with the waste, and that causes us to lose income. No toilet and washrooms are also a problem .... The men can manage, but for us, the ladies, it’s been very difficult” (female waste picker).

“The increment in the number of workers is really affecting our income, for instance, if I used to get 10 kilos the new workers are now taking 3 kilos, so I will end up with only 7 kilos” (male waste picker).

**Lower stock of recyclables caused by increased competition and fewer trucks coming into the landfill:** During the pandemic, the government began the decommissioning of Kpone, displacing waste pickers, relocating them to a smaller dumpsite, and diverting big trucks to other sites. This has effectively reduced the stock of recyclables and the size of the landfill, leading to overcrowding, which disproportionately affects female and older pickers, who must physically compete with others for valuable materials. The activities of supervisors and managers of the landfill sites also influence the stock of collectibles, as these officials are in charge of registering workers in the landfill and mostly direct the activities of waste pickers.

“The major reason why we earn low income is because the prices of the valuable materials are controlled by the buyer’s association; because they control the price, they give us low prices. But they are supposed to sit with us and negotiate a price which will be suitable for both parties” (male waste picker).



Waste pickers on Kpone Landfill. Photo Credit: Julian Luckham

**Poor infrastructure** and muddy roads also impede trucks from coming into the landfill, resulting in a lower supply of recyclables. Women, in particular, mentioned that the lack of toilet facilities was an additional obstacle to their work.

**Lower selling prices:** Waste pickers mentioned having no control over setting the prices for the waste they collect and no room for negotiation with the buyers’ association. They even mentioned retaliatory measures, such as suspension, when waste pickers complained about selling prices.

**Dumpsite closure:** Since a series of fires broke out in the landfill in 2019, waste pickers have faced disruptions to their livelihoods, including the decommissioning of the Kpone landfill. They now report constant fear of being displaced without support to find an alternative livelihood.

“It is like they are looking over their shoulders as to when their landfill will also be closed. Every now and then we hear this landfill has been closed down, and we keep wondering when they will be coming to close down ours” (male waste picker).

“These days the young men are much stronger than us ladies and, due to our increased numbers, to get enough materials to sell, you need to struggle with the men, which is a big ask, because they’re stronger than us” (female waste picker).



Kayayei in Accra. Photo Credit: Jonathan Torgovnik/Getty Images Reportage

## Kayayei

*Kayayei*, most of whom are women and domestic migrants, are often the most marginalized among workers in informal employment. Their occupation is associated with poor accommodation and food insecurity, dire working conditions and high levels of health risks. In the current context, they face:

**Lower demand for their services:** *Kayayei* reported lower purchasing power among their customers and reduced demand for their services. Even when some were capable of raising their prices, the increase has been insufficient to keep up with inflation levels.

**Stigma and discrimination:** *Kayayei* have long faced stigmatization, harassment, and even violence, which continues. Workers reported increased maltreatment from customers and discrimination in accessing basic services.

“Customers prefer to carry their loads because they don't have the money to pay us” (female *kayayo*).

**Occupational health risks:** Due to increased food insecurity, *kayayei* report symptoms of exhaustion and malnutrition. Coupled with extenuating work conditions and the usual

“Food sellers discriminate when selling, as soon as they notice you are a *kayayei* they don't serve you until they have finished serving the others because they know what we are buying [and that] we won't buy meat, or [that] we don't spend enough money on food” (female *kayayo*).

occupational health risks such as back pain, *kayayei* face increased health vulnerability. Some mentioned that lack of earnings prevented them from searching for medical assistance and, instead, they relied on self-medication.

“Cost of living is very high. Before you can carry a load and will be paid GH¢ 1. Now when you carry that same load you will be paid GH¢ 3, but the things you could have bought with the GH¢ 1 those days you can't buy with the GH¢ 3 now” (female *kayayo*).

“Sometimes you will walk the whole day in the sun, and you will not get even one load to carry. You can walk up to a customer with a heavy load and offer to render your service, but the customer will refuse and some even rain insults on you. When it happens like this, how are we going to earn income?” (female kayayo).



Kayayei in Accra. Photo Credit: Jonathan Torgovnik/Getty Images Reportage

**High accommodation costs:** Often poverty levels in major urban centers are underestimated when it comes to covering essential expenses such as food, water, housing, and transportation – costs that are typically lower in rural regions. Consequently, migrants from rural areas attempting to escape poverty may inadvertently carry the economic challenges from their places of origin to their new destinations (Komesuour and Meyer-Weitz, 2023). Most *kayayei* come from northern Ghana and face high living costs due to the temporary nature of their migration, making them particularly sensitive to increases in essential commodities.

“Some of the ladies have the money to rent, but the duration is the problem. For instance, someone has only come here to hustle for just three months. Such a person won’t rent because after the three months, she must go back and the room will be empty. Hence some prefer to pay GH¢ 10 a week to sleep in a kiosk, and others prefer to sleep at the bus station” (male kayayo).

“For me comparing January to now I would say now it’s been very tough. When you look at me closely you will see that I look a bit tipsy but I am not, it’s fatigue. Yesterday I roamed the whole day and even felt sick, so I went back home, but I couldn’t even get up to GH¢ 100” (female kayayo).



Mercy Afrowa Needja, President. Greater Accra Markets Association. Photo Credit: Julian Luckham

## How are Workers Coping?

To face the rising cost of living, workers have limited livelihood adaptations and coping mechanisms. Close to half of the workers interviewed had borrowed money, but only three had a formal loan (ranging from GH¢ 500

to GH¢ 5,000). Traders mentioned the lack of collateral as the main obstacle in accessing bank loans, especially if requesting higher amounts. Among workers who borrowed from an informal source, debt ranged from GH¢ 140 to GH¢ 7,000 with interest rates as high as 36 per cent. The main reasons for borrowing included covering education, health care, and business expenses.

“We used to meet, but these days we are unable to because our people cannot afford transportation. Some may not have even eaten, so it makes calling for a meeting difficult. It has made our organization very difficult ....” (female street vendor leader).

“At first, we used to do group contributions to buy food items to cook a group meal, but now food items are expensive, so when we do that the food won't be enough to satisfy us” (female kayayo).

Among the limited livelihood adaptations that workers mentioned were:

- working longer hours (market traders, street vendors, waste pickers, kayayei)
- alternating working hours (kayayei, market traders)
- switching selling items (from non-food to food items)
- lowering selling prices (market traders)
- walking to or sleeping near the place of work (street vendors, waste pickers, kayayei)
- establishing a personal relationship with clients to facilitate sales (street vendors)
- changing the place of work (street vendors, market traders)
- engaging in menial jobs (street vendors)

Workers' member-based organizations (MBOs) played a crucial role during the pandemic to provide support where the market or state had failed. Alarming, in the current context, all sectors describe a weakening of their organizational capacity directly related to members' inability to pay their association fees, attend meetings given longer working hours or transportation costs, and lack of resources to participate in collective coping strategies.

## Concerns over Physical and Mental Health

A main coping strategy across sectors was cutting food consumption and/or reducing food quality. Combined with longer working hours, workers indirectly and directly described negative, longer-term effects on their health due to this situation. Waste pickers and *kayayei*, for instance, described dire and exhausting working conditions and physical workload that required “heavy” meals. In the current context, however, they also described a preference for satisfying rather than nutritious foods. Both sectors described symptoms of poor nutrition such as dizziness, fainting, and lack of strength. Street vendors and market traders spoke about reducing food diversity and opting for lower-quality staples to cope with rising prices, while simultaneously walking to their place of work to save on transportation costs.

“It would have been a good thing if there was a plan for us traders so we can at least be checked. Accessing health care is really expensive, so we do not go to the hospital. With the NHIS Card, the only drug you are assured of is paracetamol” (female street vendor).



Market vendor at Makola Market. Photo Credit: Julian Luckham

Workers also are experiencing strains on their mental health and well-being because of their economic struggles. Street vendors and market traders, in particular, described symptoms of insomnia and anxiety when coping with rising costs of living.

“We come to work very early at dawn and close very late at night .... Even if we go home, we are unable to sleep, because we tend to be thinking rather than sleeping. Money for our children’s fees and other things keep us awake at night” (female street vendor).

In addition, workers described challenges in accessing the health-care system, noting that the NHIS card only provides minimum coverage and treatment. Previous research has shown that high premium costs, complicated administration, lengthy registration procedures, as well as long waiting periods in health facilities restricted the access of workers in informal employment to good quality health care (Alfers, 2012). With the cost-of-living crisis, *kayayei*, for example, are opting for self-medication to treat work-related injuries and pains.



Waste picker on Kpone Landfill. Photo Credit: Julian Luckham

*“After a long walk in the sun with a heavy load, sometimes we feel body pains, and since the income we earn is not enough for hospital, we would have to do self-medication and buy some pain killers on the roadside” (female kayayo).*

While the government has urged workers in the informal economy to join the three-tier pension scheme, only one worker in the focus groups joined the scheme since the pandemic. The main reasons for not enrolling were lack of information, limited awareness, and lack of trust. This is consistent with previous research, which shows that a minority (3 per cent in 2020) of

*“Our work is very hard, so before you start work you need to eat. When you [have] porridge and ... don't eat again, you might pass out. So you need to take in heavy food like Banku, fufu, waakye, red-red, etc. Even with that by noon you have to find other food to eat” (male waste picker).*

workers in informal employment are members of the three-tier pension scheme (Asafu-Adjaye, 2022). Such low coverage has been, in part, explained by the low earnings of workers in informal employment; a wrong understanding of a pension, which influences their ability to contribute towards their entitlement; and low awareness (Segbenya et al., 2023).

## Workers' Demands

As workers in informal employment navigate the cost-of-living crisis in Ghana, it is fundamental to invest in policies to support their livelihoods. This section reflects workers' priority demands and policy recommendations.

### ***Provide immediate support to help workers in informal employment recover economically:***

- Workers in informal employment need cash grants and soft loans. The central government should expand existing loan programmes to include soft loans with low or no interest and establish an application process that is simple, accessible, transparent and open to all.
- Guarantee that supportive economic policies are inclusive of workers in informal employment. Workers demand government intervention to control inflation on essential items (utility bills, essential food items and transport).
- Of all sectors covered in this study, *kayayei* were the most vulnerable, and many were struggling to cover basic needs. The government should provide livelihood support, including food aid, access to secure housing close to places of work, and educational support (through scholarships and support in childcare enrolment). *Kayayei* also call for the Ministry of Gender, Children and Social Protection to support income-generating and livelihood adaptation activities.

### ***Recognize the workplaces of workers in informal employment – including the public space and landfills – as legitimate sites of work:***

- Ensure access to public space: Street vendors demand a simplified and clear regulatory framework that would support rather than penalize work in public space. The metropolitan and municipal assemblies within greater Accra should end all forms of harassment and expand markets to create space for vendors, guaranteeing benefits for vendors and pedestrians alike.
- Ensure that any restrictions on public access to waste materials, including through the closure of dumpsites, invoke livelihood safeguarding processes for workers in informal employment who lose access to materials. These processes should be developed in collaboration with informal waste pickers and their allies.
- Market infrastructure should be upgraded in partnership with market traders' organizations to improve lighting, drainage, security, and childcare facilities. Tax contributions from market traders and street vendors must be used transparently by the municipality to maintain and improve markets' infrastructure and ensure access to basic services.

### ***Invest in the Occupational Health and Safety of workers in informal employment:***

- This research has shown how food security has deteriorated amid rising prices, with direct consequences on the physical health of workers. It also has underscored the more invisible toll of working conditions on the mental health of workers in informal employment. Recognizing that health and the ability to earn a livelihood are completely inseparable from one another, the government must provide appropriate comprehensive primary health care that is affordable, available to all, appropriate and of good quality.
- The government, through the metropolitan and municipal assemblies, must invest in infrastructure improvements at places of work to allow for an overall safe and secure working environment. Waste pickers call for the installation of mobile clinics and toilet facilities at their places of work. Market traders call for health facilities at marketplaces.
- The NHIS Secretariat of the Ministry of Health should remove all financial and administrative barriers to registering for the National Health Insurance System. NHIS registration should be free and simple for all workers in informal employment.

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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)

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