GHOST CITIZENS: WOMEN AND INFORMALITY IN CITIES

WHAT CAN EUROPE DO?



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Most people in the world experience their lives in the context of informality. Often times people face some or all of these conditions together: they live in informal settlements; work in the informal economy; carry out unpaid domestic and caregiving work; or do not have a formal identity document. People in the context of informality have little protection, particularly by the state, and are extremely vulnerable to system shocks, such as environmental, economic, or health disasters, such as COVID-19.



Women are overrepresented in the most precarious segments of the informal economy (with lower incomes and greater insecurity), and they are particularly affected by inadequate housing, services, and infrastructure in informal settlements.



Addressing these concerns requires recognizing the contribution of those living and working in an informal context, and providing active, ongoing support to them in their daily lives. This needs to be done with an overt focus on the specific needs of women, rather than in a gender-blind fashion which ignores the realities of many women's lives.



Dealing with these issues also means implementing creative and meaningful ways so that women living in informality can participate in managing communities and crises, along with taking an active role in shaping their city's vision and planning the city's future. To do this, cities need to allocate appropriate resources in terms of time, skills and budget to the process, and be aware of the constraints facing women, such as time, venue, skills, transport and language.



The different experiences of women and men in informality need to be acknowledged and addressed by collecting and analysing gender-disaggregated data, ensuring that participatory and gender-balanced processes and mechanisms are geared to the realities of women's lives, and engaging women in the political spheres dedicated to the decision-making process at local and national levels.



The European Union (EU) and other international development actors can boost and support national and local efforts to formulate and enact legislation that is gender equitable and gives legal recognition to people who are living in informal contexts, along with protecting and promoting their rights and needs.



Cities Alliance envisions a world where all women and girls live in inclusive and equitable cities and communities. With the urban proportion of the world's population reaching 60 per cent by 2030, cities can play a key role in promoting gender equality and empowering women and girls. Cities and their urban policies and planning are essential tools to tackle violence against women in both the public and private spheres. Cities must actively encourage and enable women's representation across all levels and spheres of urban governance, including, but not limited to, budgeting, planning and building. Effective results can be achieved through a mix of anti-discrimination and positive action measures, and additional support through leadership training, flexible working, and affordable childcare provision.

The CFWP works with community partners to conduct local participatory action research, serving as a global forum for knowledge exchange and providing support on urban development to multiple cities and countries. The CFWP aims to increase women and girls' engagement in urban development and governance, working with local stakeholders in a cyclical process of exploration, co-creation, experimentation, and evaluation. Current examples include supporting The Gambia's Greater Banjul 2040 plan, where Cities Alliance has provided guidance, tools and technical assistance to ensure that the urban plan becomes a tool of women's social and economic empowerment. These activities involve developing and implementing a variety of participatory processes to ensure that women are able to share their experiences of the city and voice their concerns and wishes for their future in the city. In Nepal, the post-earthquake and post-COVID-19 reconstruction phase provides an opportunity to recreate urban spaces and policies with gender inclusion, addressing the needs of all people irrespective of age, race, gender, or abilities.



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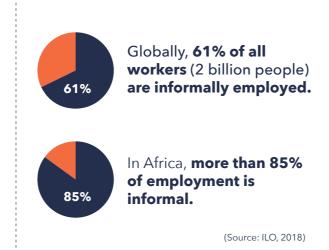


Most people in the world experience their lives in the context of informality. They live in informal settlements or work in the informal economy. In addition to their paid informal work, most are responsible for carrying out unpaid domestic and caregiving work. Informality is an overarching global and multi-sectoral issue. Women are disproportionately overrepresented in both the informal economy (with lower incomes and greater insecurity) and in informal settlements (with limited access to basic services) and are, therefore, more negatively affected by individual and systemic shocks.

In the report Live Learning Experience: Beyond the Immediate Response to the Outbreak, Addressing COVID-19 in Informal Contexts, UCLG notes that the COVID-19 pandemic has exposed and amplified the vulnerabilities inherent in informality, "affecting how vulnerable populations access transport, food and secure housing during and beyond the crisis."

1 While COVID-19 has had a devastating impact on all people working in the informal economy or living in informal settlements, this effect has been worse for women. Data from the Women in Informal Employment: Globalizing and Organizing (WIEGO) on COVID-19 and Cities Alliance's informal economy study suggest that home-based workers, an occupational sector dominated by women, suffered the greatest loss in work and income out of several occupations studied. Within the sectors of waste pickers and street vendors, women experienced a steeper drop in earnings and slower recovery than their male counterparts. Not only is their work and source of income even more uncertain than ever, but with school closures and relatives suffering from COVID-19, the caring and cleaning responsibilities of women at home have risen dramatically.

Women have reported stress from the lack of food or the inability to sustain provision against high demand, overcrowding because of an increase in family size, fear of contracting the virus, the inability to pay bills, and provide for children's education. With many schools closed and health systems overwhelmed, more women may be forced to leave the workforce altogether. Some governments and donors have rapidly designed labour market policies and anti-eviction measures in response to COVID-19. However, few policies target women and mainly consist of cash and in-kind forms of social protection. When targeting women, measures are mainly directed towards protecting them as victims of domestic abuse. While such measures are crucial, solutions are needed that include the active participation and empowerment of women within their community.



The EU is committed to promoting gender equality in its external activities and has made considerable advances over the years. Since 2010, the EU has adopted two successive Action Plans on Gender Equality and Women's Empowerment in external actions (GAP I and GAP II). In the New European Consensus on Development (2017), the EU and its Member States reconfirmed their commitment to gender equality, defined as vital for achieving the Sustainable Development Goals (SDGs) and cuts across the whole 2030 Agenda. However, while the GAPs provided a valuable framework for mainstreaming gender equality across the most important aspects of the EU's foreign action, translating policies and political will into meaningful action has remained a challenge. Tangible progress remains to be made in the adoption of mechanisms to enable informal women workers and grassroots associations to contribute to the formulation of policies and programmes, in dialogue

with local and national institutions. The Gender Action Plan III that provides the gender priorities for the EU external actions 2021 to 2025 has the potential to boost and support national and local efforts to formulate and enact legislation that is gender equitable and gives legal recognition to people who are living in informal and precarious contexts.

This paper builds on ongoing work in cities and informal settlements undertaken by Cities Alliance and its members, mapping relevant informality and gender gaps and proposing directions for the implementation at the local level of the EU Gender Action Plan III. It is structured as follows: Section 2 identifies the role of women in the informal economy; Sections 3 and 4 describe the spatial and political dimensions of gender inequalities in cities; and Section 5 lists a number of recommendations for EU external action on addressing gender and informality gaps.



Not all informal workers are poor and not all working poor are engaged in the informal economy but there is significant overlap between informality and poverty. Informal workers can be self-employed (such as street vendors or waste pickers) or employed or engaged as dependent contractors (such as transport workers, domestic workers, construction workers, or home-based producers). Their workplace varies from inside the home, to construction sites and to public spaces. For many employed in the informal economy, informality means job uncertainty and poor working conditions, while for informal enterprises, access to finance is limited and productivity is low because of lack of investment in

their work and access to infrastructure as compared to formal businesses. Most people working in the informal economy are not organized into any membership-based organizations, such as trade unions, associations, or alliances, and have no representative voice. Even if they do have the legal right to organize, worker groups, such as domestic workers and subcontracted home-based workers, are usually isolated and vulnerable, which makes it difficult to organize and to negotiate collective bargaining agreements with their employers². For self-employed workers in public space, such as street vendors and waste pickers, the main bargaining counterpart for organized workers is local government, which makes

1 - UCLG, 2020.

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decisions about where and how workers can earn their livelihoods, but rather than provide support, these governments frequently act in ways that penalize workers' livelihoods, through harassment, evictions, fees and penalties, confiscation, or extortion, often in direct conflict with poverty reduction or gender equity goals established by national governments.

Women are overrepresented in the informal economy, which is exposed to higher risks and vulnerabilities than the formal economy. Women, therefore, face additional challenges, such as wage gaps, low wages in general, and time poverty, and are, therefore, highly vulnerable to economic shocks and risk. Women informal workers face a triple day of work (paid work, unpaid work, or community work) and a triple burden of constraints (as women, informal workers, and members of poor households and disadvantaged communities). They face legal barriers associated with private laws and public laws that reflect gender norms biased against women and economic models biased against the informal economy. They operate in a legal and policy environment that is often hostile or punitive towards informal enterprises and informal workers. They also operate in markets or supply chains often on unfair or unequal terms, largely because of their lack of organization and bargaining power. The gender wage gap in South Africa, for example, has increased from 30 per cent to 52 per cent between February and April 2021, and by July, 72 per cent of workers reported a drop in household income during the COVID-19 lockdown, most being market traders and street vendors³.

Much of the work done in the informal economy tends to be invisible and hidden, and therefore undervalued, although it plays a crucial role "in keeping markets and economies working globally."⁴ For example, informal workers provide essential goods and services, from caregiving (domestic workers), food (street vendors and market traders), transportation (rickshaw drivers, motorcycle taxi drivers, and other transport worker), sanitation services (waste pickers), and manufacturing (home-based workers). People operating in the informal economy collectively mobilize significant investments and are directly linked to the formal economy through supply chains and exchange. In promoting the concept of inclusive and equitable cities, Vincente Sandoval, Gabriela Hoberman, and Meenakshi Jerath point out that it might make sense to:

"Recognize the household care economy as part of a value-producing informal economy, even when it does not generate income through the market. From the perspective of achieving a more inclusive, green and climate resilient

economy, it could be misleading to exclude those informal activities from the informal economy that are intentionally contributing to local resilience, environmental improvement and inclusion yet not generating income through the market." ⁵

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Technology can be used to improve the lives of women living in informality. For example, due to the nature of their domestic and work responsibilities, public space is important to many women who live and work in an informal context; however, this space is often where they feel least safe because of all forms of violence and harassment including from law-enforcement bodies. In the Ivory Coast, a web tool was created to digitize the permit process, which was particularly beneficial to women because of it being user friendly and intuitive (which caters to the higher levels of functional illiteracy amongst women) and it helped to protect them against harassment from officials. Online processes can reduce the burden of going to municipal offices to get the permit, thus, saving women time.

Women need the following to reduce their vulnerability in the informal economy: a voice in policy-making and collective bargaining; visibility to policymakers; and validity as legitimate workers and economic agents by changing mindsets of planners, government officials, the private sector or owners of capital, and the public.⁶ Creating a formalization or regulation process alone is not enough, women also need to be considered in how that policy or rule will be operationalized. It is important to create processes that are gender sensitive all along, from recognition, to regulation and finally to operationalization, with gender-balanced governance bodies where women can take a protagonist role in the decision-making process of the territory and public policies.



More than one billion people live in informal settlements globally. This has become the norm in many cities, especially in the Global South, but this situation is also spreading in the developed world because of the housing affordability barriers. In the context of rapid urbanization, unplanned and informal city growth, and unmanaged urban sprawl, city governments struggle with providing services, especially in informal settlements. Women are particularly negatively affected by the lack of access to land, adequate housing, safe public spaces, and basic infrastructure and services. Their vulnerability is exacerbated by lack of access to education and healthcare that results from the physical and legal marginalization of informal settlements. The authorities' approach to informal settlements is often to evict residents, demolish their homes, and relocate them.

This approach fails to recognize that residents of informal settlements have succeeded in building their own homes under very difficult circumstances, with limited resources, and have experience and knowledge about how to do these activities.

Although land transactions in informal settlements fall outside the formal land management system, locally managed informal practices are usually in place for accessing, trading and holding land⁷; however, people who are not participating in the official land-use management system are excluded from a variety of benefits. Colin Marx and Margot Rubin point out that with exception of more progressive national urban legal frameworks that recognize the social function of the

^{3 -} Skinner et al., 2021.

^{4 -} Skinner et al., 2021.

^{5 -} Sandoval et al., 2019

^{6 -} Chen, 2016.

^{7 -} Royston, 2013

land and the city, the law does not protect their rights, nor "does it defend their claims, for which they have negotiated and sometimes fought. The nonfinancial values that households attach to their land are neither noticed nor understood, and only financial value, formal land use management, and officially registered title deeds are recognised and supported."8 Lauren Royston notes that the bureaucratic procedures and legislative needs for obtaining and developing land can be difficult, expensive and time consuming, along with working against the interests of the poor9. Conventional town planning does not support in-situ upgrading of informal settlements. Planning reform is slow, and where it has led to the adoption of appropriate legislation, planning practices remain rigid with few exceptions. The gap between formal and the informal land management contributes to inequity.

In some areas, informal settlements have been addressed through formalization and regularization; however, this is complex and often conflict-ridden, with multiple claims to deal with, and this issue needs to be sensitively handled to promote gender equity. The process of formalizing land ownership and providing secure tenure needs to pay special attention to local gender dynamics and be tailored to reduce gender inequality. To do this requires paying attention to the co-ownership question, implementing land and data collection, managing processes that favour gender equality, and formalizing processes that recognize the different roles that women and men currently have in that specific society. For example, in South Africa locating an advice office inside the community proved to be extremely beneficial particularly to women as they have less time available to go to municipal offices downtown because of domestic and caregiving duties. It is important that traditional cultural practices are carefully considered, however, as far from promoting inclusion, formalization can lead to deeper inequalities, as land policy can "consolidate and formalize gendered divisions and hierarchies, deepening the insecurity of women. Formal property systems can also be rife with patriarchal and class power,"10 and programmes to end informality can unwittingly displace residents of informal settlements by making land markets less affordable. Nevertheless, the best proven option in dealing with informality in human settlements is integral and holistic slum upgrading, a wide disseminated practice in Latin American, where it has been incorporated and mainstreamed into local planning and national urban policies in such countries as Argentina, Brazil, Colombia, El Salvador, and Mexico, amongst others. All slum upgrading programmes must be gender sensitive, including components in leadership skills development and robust participatory governance mechanisms.

Urban planning needs to elicit knowledge about upgrading and infrastructure from the residents of informal settlements themselves¹¹ as women in particular often have significant experience and insights on how to improve design and prevent failure and wastage. They should be directly represented in urban governance, in the processes that decide who gains access to public space, public services, and land¹². They need to secure universal access to quality essential public utilities, health services, digital connection and social facilities under public or community management.





When it comes to formal leadership or power positions, women all over the world are underrepresented politically and economically, both on the local and national levels. According to the World Economic Forum's 2021 Global Gender Gap Report¹³, it will take an average of 135.6 years for women and men to reach gender parity. The problems are patriarchal attitudes and such constraints as lack of time, education, or confidence. However, "women often have informal roles of influence, recognition and power within the community", and play leadership roles as informal activists in churches, community-based organisations, self-help groups, cooperatives, or in groups fighting specific issues¹⁴. This active citizenship and representation in informal decision-making processes are often hidden and not highly valued¹⁵.

Through active citizenship at the grassroots level, many women have facilitated access to services and improved the lives of many in their communities. In some cases, these activities have been more important than participation in formal political structures. "Self-organizing by indigenous groups of women contributes to building cultures of participatory decision-making in contexts where formal structures of power and influence have done little to improving lives."16. "Informal associations meet the needs of poor households headed by women to build self-reliance and safety nets which work to the benefit of all the members. As such, they can be seen to represent an alternative form of empowerment and exercise of power by women, by placing their energies in collective resourcefulness, thrift and an ethic of community care."17

In Limpopo Province, South Africa, women in the Ga-Sekororo community, Maruleng District, have organized self-help groups, such as Sebata-Kgomo ('to call out for help') and stokvels, for saving money, buying groceries, supporting members during bereavement, and meeting such needs as school fees and health needs¹⁸. In other

areas, unemployed women have developed collaborative skills projects to help each other to gain skills for livelihoods and self-employment. Building collective solidarity and empowerment through sewing skills training is a first step to becoming actors in their communities¹⁹. Research in Ghana has shown that some women who enter formal politics started off by:

"Building constituencies unintentionally by serving in their communities as nurses, teachers and NGO workers or by building up substantial social capital by being a resource person to those in need. It is in these microcosms of broader political dynamics and processes that women, often by default, learnt how to engage politically in an effective and convincing way. These provided organic opportunities for political apprenticeship on assuming leadership roles."20

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^{8 -} Marx and Rubin, 2008.

^{9 -} Royston, 2013.

^{10 -} Roy, 2005.

^{13 -} World Economic Forum, 2021.

^{14 -} Tadros, 2011.

^{15 -} Kanga et al., 2014.

^{16 -} Poltera, 2019.

^{17 -} Masoga and Shokane, 2019.

^{18 -} Masoga and Shokane, 2019. 19 - Mchunu. 2019

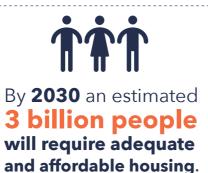
^{20 -} Tadros, 2011.

Despite these successes, men continue to dominate the more formalized spaces of public life, and more work is needed to challenge networks of exclusion²¹. Women's groups often have limited funding and, therefore,

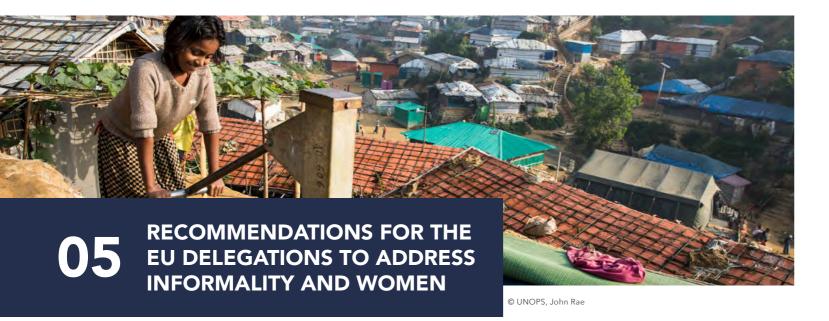
impact. To give women a stronger voice in planning and managing their futures and those of their families, it is important to support women's local-level participation and informal leadership²².



(Source: UNSTATS, 2018)



(Source: UNSTATS, 2018)



Inclusive cities must be premised on two principles: Leave No One Behind (SDG), which means a focus on the urban poor who live in the context of informality; and Nothing for Them, Without Them, which means the urban poor must have a say in the design of urban policies, plans and regulations. These situations require authorities to develop creative and meaningful processes to include both women and men living in informality, provide the necessary resources (time, expertise and budget) to ensure that these are implemented properly, and monitor the resources and programmes on an ongoing basis for long-term impact.

These activities start with recognizing, supporting and including people living and working in informal contexts, understanding the interdependency between the formal and the informal, and considering all dimensions of informality, such as housing, transport, waste management, property rights, and street vending. The implementation of the GAP III though EU actions at the country level presents an opportunity to apply a stronger focus on women living in the context of informality and on inclusive cities policies. The EU Delegations have the potential to boost and support national and local efforts to promote urban inclusion, particularly relating to gender. Several recommendations are provided below, working either through the national government or directly at local level.



Build participation and relationships

D EU delegations should strengthen their role as coordinators of various stakeholders and partners to increase the impact of the new GAP. All programmes at the country level should be based on an analysis of the current situation of women and girls, and the identification of priority areas of intervention in consultation with different levels of governance, including women's grassroots organizations and informal women workers' networks. Not only do mechanisms of participation in development projects need to be set up, but these mechanisms should be regularly monitored to ensure ongoing meaningful participation and that these mechanisms and processes are aligned to women's routines, needs and obligations.



Provide governments with the necessary tools

Local governments need to be given the resources and budgetary authority they need, along with a regulatory framework that allows them to advance the social function of the land and people's right to the city. The EU should focus on strengthening the capacity of local and regional institutions to implement city planning and services-water, sanitation, public spaces, and transport-that address gender discrimination.



Pilot flexible regulatory framework

The EU must invest more in collecting sexdisaggregated data and in supporting partner countries to do so, in order to know whether the results of interventions are positively affecting those furthest behind. Programmes should include a learning component based on piloting and evaluation. An area of piloting and learning to be periodized is the one related to flexible regulations of access to public spaces, land and public facilities. Greater regulatory flexibility is needed in informal contexts, which includes the following measures: ensuring that opportunities are provided for informal workers (such as accessing waste management contracts); providing basic facilities for their survival in the city; recognizing that public space is a productive asset for many urban informal workers (such as street vendors or mobile vendors) and regulating it accordingly (for example, street lights, toilets, water access, safety and policing); and simplifying business registration procedures while considering women and their particular needs, at the same time enabling space for smooth transition from informal to formal employment arrangements.



Invest in gender-sensitive infrastructures

Basic services, such as water and sanitation, electricity, transport, health, education, and childcare, need to be extended to people living in informality, especially women. Providing these services requires gender disaggregated data, which facilitates effective and inclusive planning. Slum upgrading policies need to take a holistic approach based on Cities Alliance's campaign, Decalogue for Participatory Slum Upgrading: A Roadmap for Latin America and the Caribbean, which integrates and interrelates the following dimensions: territorial governance, public policy, infrastructure provision, territorial planning, political recognition, social diversity, solidarity economy, knowledge dialogue, collective memory, and climate justice.



Foster protection mechanisms at national level

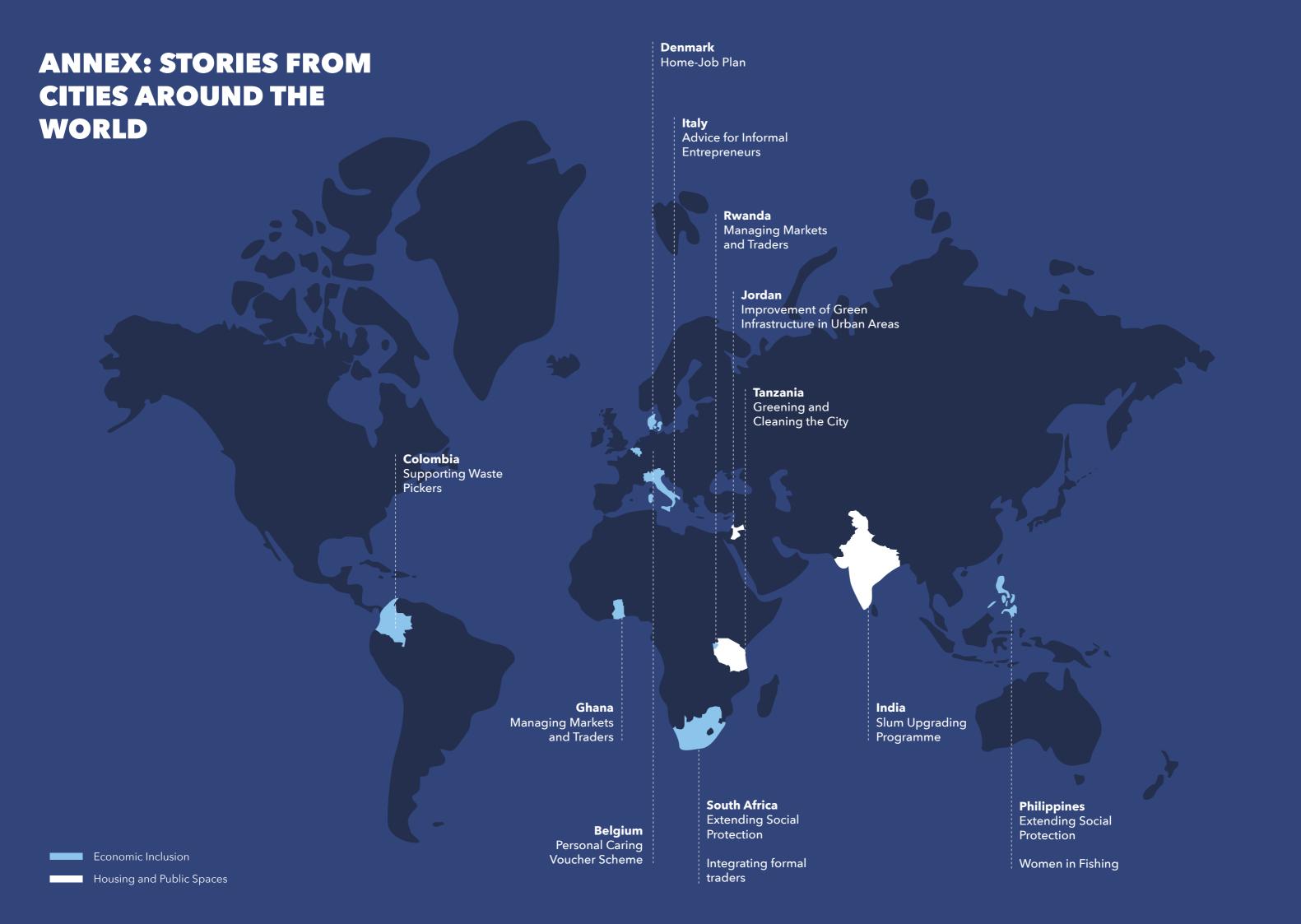
The EU should provide support to national governments to formulate gender-sensitive legislation that offers recognition and rights to people living and working in informal contexts. Social protection needs to be extended to those in the informal economy in a gendersensitive manner. This social protection means improving occupational health and safety, along with considering women's needs and concerns, such as providing pensions and maternity leave, recognizing longer periods needed to care for others, having lower labour market participation, offering more part-time work, closing gender wage gaps, and providing childcare.



Support informal workers and women's grassroot organizations through technical assistance

The establishment of knowledge hubs and networks of urban practitioners, specialists, researchers and policymakers across different countries and cities could provide support for raising awareness, sharing knowledge management and knowledge, and facilitating networking. These activities include support for women leaders in the informal sectoridentification, capacity building, skills development, and provision of resources to enhance their participation (such as venues, time, or childcare).

^{21 -} Tadros, 2011.



STORIES FROM CITIES AROUND THE WORLD

Many cities are increasingly recognizing that they need to address informality if they are to develop in an inclusive and sustainable way. Approaches vary with some progressive and innovative efforts to plan with informality, as is evident in the case studies below.

areas for customers to sit to eat. In addition, in the centre of town, the city transformed some parking bays into informal trading areas, building tables for the vendors and decorating these tables with mosaics. Vendors are charged a nominal monthly fee, and stalls are advertised, with strict selection criteria.

The public space in Warwick Junction includes culturally appropriate welcoming signs. In addition, the regulatory and policy environment recognizes those living in an informal context and improves opportunities available to them. It is clear that the most important step is the recognition of informal traders by the city, followed by genuine consultation, and flexibility in terms of regulation and implementation of projects.



EXTENDING SOCIAL PROTECTION

• Philippines and South Africa

Several countries have introduced initiatives to extend social protection to people working in the informal economy, many directly benefiting women. These countries include the AlkanSSSya programme in the Philippines to cover illness, old age, maternity, disability, and death, and its Health Insurance Corporation (PhilHealth) programme for the informal sector; and South Africa's Unemployment Insurance Fund, which extends to domestic workers and seasonal workers to cover maternity leave and unemployment²³.



INTEGRATING FORMAL TRADERS

O Durban, South Africa

In Durban, South Africa (eThekwini metro municipality), Warwick Junction is a major transport node, bus and taxi rank in the central city, with a central undercover market and scores of informal traders. The Warwick Junction Urban Renewal Pilot Project was developed in 1993 through an extensive process of consultation between local government, local formal and informal businesspeople, and other stakeholders. This project led to the city implementing an area-based management (ABM) approach in the area. The project centre was built in the heart of the area in a renovated warehouse, reflecting the city's commitment to the area's renewal. The centre

helped improve the overall quality of the community's organization, providing a safe and recognized place in which to meet. The first head of the ABM office engaged in wide consultations with the many informal traders and market stall holders in the area, including women who cooked and sold boiled corn (mielies) on the street, which posed a serious fire hazard. Working with a local university, the city designed, developed, and installed cookers for the corn sellers to improve safety, and the city provided the corn sellers with a dedicated site that included a sheltered, central food-preparation facility serviced with water and drainage, electricity, refuse removal and

SUPPORTING WASTE **PICKERS**

O Bogotá, Colombia

Waste picker organizations in several Latin American cities, such as Buenos Aires, Argentina, Belo Horizonte, Brazil, and Bogotá, Colombia, have also received official recognition and support, including buildings where they can sort and store waste, vehicles to transport waste, and municipal contracts²⁴.

Bogotá's 12,000 recicladores (waste pickers) sell recycled material through intermediaries. Women head many of Bogotá's recycling cooperatives and associations, including the Asociación de Recicladores de Bogotá (ARB), an umbrella association of cooperatives representing more than 2,500 waste pickers. Approximately 58 per cent of ARB's members are women²⁵. With their livelihoods threatened by the privatization of public waste collection, ARB achieved a landmark victory in 2003 in the Constitutional Court that ruled that the municipal government's tendering process for sanitation services had violated their basic rights in that they should be allowed preferential treatment and judicial affirmative action in the tendering and bidding process for government waste management contracts. Declaring that the cooperatives of waste pickers had a right to compete for the city tenders, the court gave ARB a deadline to present the municipality with a concrete proposal for solid waste management inclusive of the waste picking community. In 2013, the city began paying waste pickers for their waste collection services, and in 2014, the national government mandated that the Bogotá model be replicated across the country²⁶.



25 - Noriega, 2017

26 - Chen, 2016.

GREENING AND CLEANING THE CITY

• Arusha City, Tanzania

Arusha's City Council often assists helps people involved in the informal economy, rather than evict them ²⁷. The case of roadside nurseries shows that it is possible to improve the city environment without disrupting livelihoods in the informal economy, but rather instead the city enhanced its performance by leveraging local informal and formal enterprises ²⁸.To encourage planting trees and flowers, and to keep the roadsides clean ²⁹, the city provides municipal land for road-side nurseries for free to sellers who pay only for the water they use. The programme seeks to make the city green. In Arusha, most road reserves are very wide so there is a considerable amount of land available. To access the land, street vendors apply to the city for permission. All applications are considered, but low-income applicants or vulnerable women are likely to receive preference. The city's only real requirement is that the growers/sellers keep their area clean, with penalties for littering and pollution as per the city's by-laws. If people make improvements, they do so on the understanding that if the city needs the land for development, they forfeit their access to it and cannot claim from the city.



Hotel essies Hotel

a large group of informal traders into a cooperative, the Duhahirane-Gisozi Cooperative, which then succeeded in raising funds from established financial institutions to build a commercial complex with 500 shops. The district government's role was one of negotiation and liaison, mobilizing a large number of people from different sectors at different levels 31. A key aspect of this success was advising members on how to secure the deposits they needed for the first collective fund for women who were unable to do this, and the district government introduced them to a non-profit credit organization, Duterimbere ('let us develop'), which provides loans specifically to women. Approximately 70 per cent of the cooperative's members are women, who have reportedly "gained confidence and status through their memberships." Their success in Gasabo has prompted other women street vendors to access credit and open their own markets in other parts of Kigali. This project has become a catalyst for similar initiatives that "improve local standards of living through improved local governance." 32



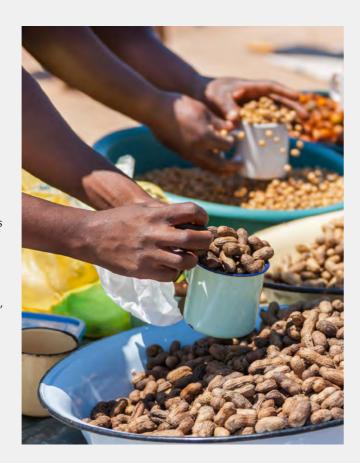
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MANAGING MARKETS AND TRADERS

Q Ghana and Rwanda

Ghana's network of trader organizations, National Trade Union for Informal Economy Workers (UNIWA) is a national affiliate of StreetNet International, an alliance of market and street traders working around the world. UNIWA successfully engaged over fire hazards and poor sanitation in the markets with the Accra Metropolitan Assembly (AMA),the public authority that controls the city's public markets. Informal workers were trained in effective negotiation skills and informed about the role of local government in the maintenance of markets, followed by dialogues with the AMA. As a result, working conditions improved, AMA cleared drains, provided fire extinguishers, and asked the traders to form waste management committees to assist in monitoring in markets 30.

Gasabo is an administrative district in Kigali City, Rwanda. Working with the national government and financial institutions, the district government organized



WOMEN IN FISHING

Philippines

Fishing is an important industry in the Philippines. Men traditionally dominate the industry, and the people catching, and processing fish lead a precarious and marginalized existence. Some women fish, and women do many related supporting activities in the fishing industry. Although these supporting activities are vital to the fishing industry, they are often seen as part of women's domestic responsibilities, rather than as income-generating work, so they are not given economic value, and are therefore overlooked in assessments of the fishing industry. This situation is despite the fact that the income from women's activities significantly contributes to the well-being of households dependent on fishing. Situations are changing and organizations have increased the participation of women in leadership structures, but they often do not consider the constraints women face, such as mobility and time ³³.

Working with four Oxfam GB partner organizations, the Leadership Development Programme for Women (LDPW) identified and supported women leaders in the fishing industry. The project aims to do the following: to enable women fishers to become effective and influential leaders; improve gender mainstreaming within these organizations; design and support action plans addressing women's needs; encourage people in the fishing industry to take responsibility for supporting policies to increase the number of women in leadership; and contribute to greater learning on gender mainstreaming in programmes, advocacy, and campaigns. The women named their new network, 'Budyong', which is a conch shell used to attract attention. From their initial informal structure, the women established themselves as a network across different municipalities to represent the interests of women fishers from local to national level 34.



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^{27 -} David et al., 2013.

^{28 -} Interview conducted with Mayor of Arusha by F. Kitchin, 14 November 2018.

^{29 -} Interview with Mayor of Arusha, 14 November 2018.

^{30 -} OECD, 2019.

^{31 -} David et al., 2013.

^{32 -} David et al., 2013.

^{33 -} Urgel and Tanyang, 2009.

^{34 -} Urgel and Tanyang, 200

HOME-JOB PLAN

Q Denmark

Denmark has developed a Home-Job Plan to target consumers of personal and household services in cleaning, indoor and outdoor house maintenance, gardening and babysitting. This plan aims to facilitate the formalisation of informal entrepreneurship, create new jobs in construction, and encourage the installation of environmental-friendly solutions in Danish households. It involves tax deductions of 15 per cent for each household member and up to a threshold of DKK 15000 (approximately €2,000) per person per year on the costs incurred to buy the services. The buyer of the service declares the name of the service provider, the number of hours acquired and the costs incurred to tax authorities, who deduct these costs from the annual taxable income. Established in 2011 as a threeyear pilot project, it has been widely used; for example, in 2011, about 270,000 people used the tax incentive, mostly for house maintenance and repairing where informal self-employment is common. Both consumers and construction business associations reported that it was useful. Key lessons were simple administration processes, online administration of the programme where possible, and tax deductions targeted to sectors where informal selfemployment is high³⁵.



PERSONAL CARING VOUCHER SCHEME

Belgium

To reduce informal self-employment in housecleaning, meal preparation and transport of people with mobility problems, Belgium introduced a system whereby consumers can purchase up to 500 vouchers, the first 400 of which at the price of €9 while the remaining 100 at the price of €10 (families can claim to 1,000 vouchers yearly). Each voucher pays for one hour of work, at €22 per hour cost. The government subsidizes the difference between the voucher price and the hourly wage. Furthermore, up to €1,350 of the costs incurred by consumers each year are tax deductible. Vouchers can only be used by registered and certified companies that have hired unemployed people. Assessments show that 25 per cent of voucher consumers admitted that they would have resorted to informal workers without the voucher scheme, although less than 5 per cent of the workers employed through vouchers indicated that they had previously worked in the informal sector.



Low-educated women are the overwhelming majority of the voucher workers (97 per cent), while the share of non-Belgian nationals is significant (30 per cent) and includes a sizeable proportion of non-EU workers (one-third of the total). By the end of 2011, nearly 110 million vouchers had been issued, 830,000 customers had used the vouchers, and nearly 3,000 companies had been involved. It is estimated that approximately 150,000 people have been employed through the voucher programme³⁶.



ADVICE FOR INFORMAL **ENTREPRENEURS**

Italy

CUORE in Italy works to regularize informal entrepreneurs and create compliant businesses in economically disadvantaged neighbourhoods, by providing tailored business advice and training. Founded in 1999, with an initial budget of €1.5 million from the Naples municipality, CUORE centres operate in four deprived neighbourhoods of Naples. Based on an agreement between the municipality and the local university, the centres provide business development services to informal and aspiring entrepreneurs. Individual mentoring involves helping entrepreneurs to submit applications to public support programmes, participate in regional and national trade fairs, and create business consortia to boost exports and purchase technology. By 2009, CUORE had given

start-up support to 3,600 nascent entrepreneurs, almost half of them women, and 1,280 informal entrepreneurs received formalization advice, with 325 of them successfully completing the transition to the formal sector. Results show that business advice and training are important means to foster business formalization, but these services require more time than direct fiscal incentives to achieve major results. The following approaches are generally successful: tailored advice is more useful than general training on compliance; training of programme staff is key to offering high-quality mentoring; and hiring staff from the same community as the targeted entrepreneurs is important to win the confidence of participants³⁷.



36 - EU/OECD, 2015.

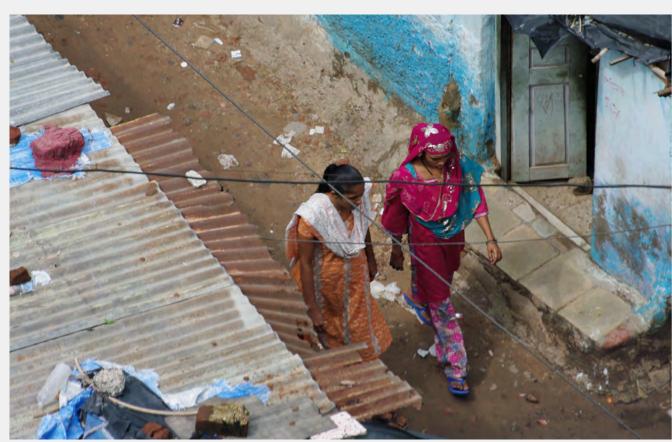
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SLUM UPGRADING PROGRAMME

Ahmedabad, India

Adibanagar is one of more than 50 slums in Ahmedabad that have been upgraded by Parivartan (also known as the Slum Networking Project) by providing basic infrastructure services, including water and sanitation. Led by the Ahmedabad Municipal Corporation (AMC), the project involved city officials, slum dwellers, a developer and a non-profit organization. To participate in the project, a community must form an association and indicate its commitment by payment of the fixed contribution of Rs 2,000 per household to get a water tap, a toilet, a sewage line and a storm water drain. The physical services have been provided jointly with a number of social services in collaboration with Mahila Housing SEWA Trust (MHT), a social organization, helping women organize themselves into local groups to impact their environment.

MHT's role includes mobilizing communities and training women residents to be community leaders, who then play an important role in dealing with city officials and overseeing the upgrade. The provision of basic infrastructures positively impacted the lives of women, who are responsible for the basic needs of the family, by saving them time and improving their quality of life³⁸.



IMPROVEMENT OF GREEN INFRASTRUCTURE IN URBAN AREAS

♀ Jordan

In Jordan, the Italian non-governmental organization (NGO) AVSI is conducting a project that aims at promoting the inclusion of refugees and women within the local community with the idea that there is no inclusion without empowerment. Regarding the empowerment of women, the project initiated a revitalization of four cities parks in Qweirah and Zarka. All the parks were closed and abandoned for a long time and they posed safety risks for women, which meant that women did not have any public open space to socialize. Community members, women living in informal settlements, and displaced people have contributed to the design of the new green infrastructure elements by suggesting how to revitalize

the municipal park, playgrounds, the library, walkways, and roads. Participation tools included a community committee, focus groups, and the "shared management" model that involves community members, companies, and local authorities to manage and maintain the new or revitalized infrastructures. Since then, Jordanian and Syrian women have been working together to weave a canvas used to provide shade for the playground, the leisure corner and the bus stops. Women have also designed and realized the urban furniture through mosaic technics using colourful recycled ceramic. Women and children are already enjoying three new parks and waiting for a fourth park that is under construction.



Jnsplash, John Crozi

38 - Rusling, 2010.



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