

**Cities Alliance**

Cities Without Slums

# **LIBERIA COUNTRY PROGRAMME**

## **BASELINE SURVEY FINDINGS-JUNE 2017**

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## Introduction:

### Introduction to Cities Alliance:

- Cities Alliance is the global partnership for poverty reduction and the promotion of sustainable development in cities, hosted by the United Nations Office for Project Services (UNOPS). Members include national governments, multilateral institutions, associations of local governments, international NGOs, private sector and foundations, and universities and knowledge networks.
- Cities Alliance has four main business lines: Country Programmes, Joint Work Programmes, the Catalytic Fund, and communications and advocacy.

### Introduction to Liberia Country Programme:

- The Cities Alliance Liberia Country Programme mobilizes urban poor groups and equips them to improve their own lives. It works with city and national government to improve strategic urban planning frameworks and enhance the national enabling environment for Liberian cities through the country's first National Urban Policy and Local Government Association.
- The Liberia Country Programme (LCP) was approved by the Cities Alliance Management Board in October 2015 to initially run until 2021.

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- Community grants support slum upgrading, including improved access to water and sanitation. Investments in citywide slum upgrading and incremental housing policy frameworks transform the living conditions of urban poor households. Communities are supported to create vibrant local associations so they are better able to work with local authorities and achieve long-term improvements in their living conditions.
- The Programme also recognizes and supports the contributions of the informal economy by supporting street vendors – the largest informal worker group in Greater Monrovia – to negotiate better working conditions with city government.

## **Introduction to Liberia Country Programme baseline survey:**

- The baseline study was conducted in late March-mid April 2017 in the 12 Local Government Areas (LGAs) of Greater Monrovia where programme activities are being implemented. A mid line and mid-term evaluation in 2018 and end line and final evaluation in 2021 will be carried out to evaluate the programme's performance.

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## LCP implementing Partners:

- Habitat for Humanity International (HFHI), in partnership with the National Housing Authority
- UN-Habitat, in partnership with the Ministry of Internal Affairs
- Shack/Slum Dwellers International (SDI), in partnership with YMCA Liberia and the Federation of Liberia Urban Poor Savers (FOLUPS)
- WIEGO, in partnership with StreetNet International and the National Petty Trader Union of Liberia (NAPETUL)
- United Cities and Local Governments Africa (UCLGA), in partnership with the Ministry of Internal Affairs

## Purpose of the baseline:

- To monitor the expected achievements of the Liberia Programme, Cities Alliance commissioned the current baseline study at the programme's inception to benchmark subsequent results under Tier Two and Three of the programme's Results Framework.

## Baseline Methodology:

- The study used a mixed method comprising both qualitative and quantitative data collection and analyses, with a structured survey, interviews and secondary source reviews as tools for data collection.
- The survey combined the collection of quantitative data through close-ended questions and qualitative data through open-ended questions or interviews. Further qualitative data for in-depth insights was collected through focus group discussions and key informant interviews

## Data Reliability:

- A pilot survey was carried out prior to data collection to equip the enumerators with the field skills and experiences. Pilot questionnaires were checked, and the gaps identified corrected before the main survey was conducted
- During the data collection exercise, enumerators were divided in to three teams of 4 team members headed by a team leader. The leader was responsible for ensuring sampled households and informal workers were interviewed, cross-checking for consistency in the questionnaires.

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- In addition, Cities Alliance M&E Analyst, one analytical specialist and two Agency for Economic Development and Empowerment staff served as field coordinators to oversee survey implementation activities.
- They were also on the ground to ensure the quality of the data collected through random verification of respondents that had already been interviewed. Each questionnaire was cross-checked by the supervisor daily, and further cross-checking was done by the analytic specialist before and during data entry.

## **Sampling Population:**

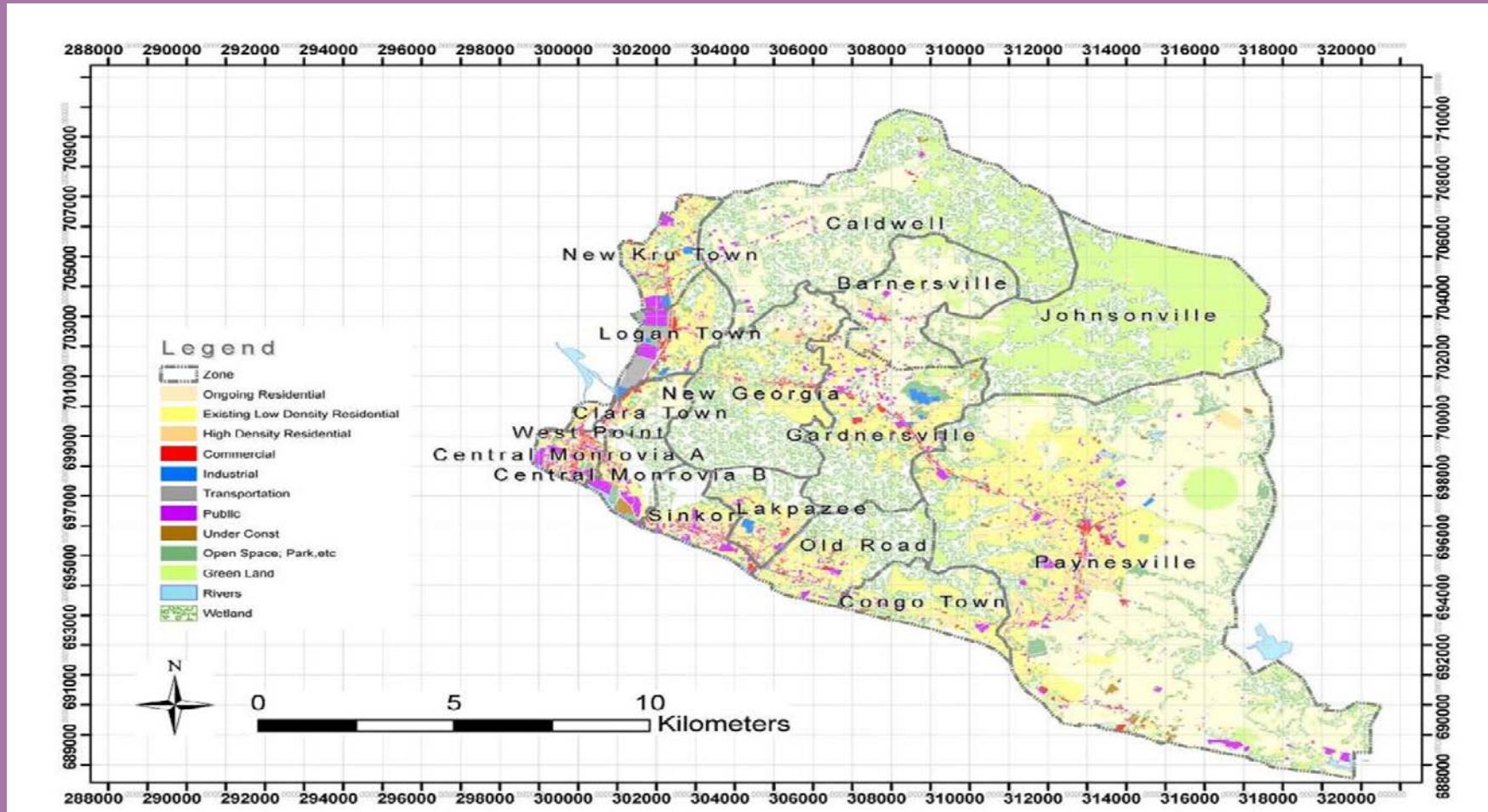
- The survey was carried out on two sets of sample populations residing in the 12 LGAs: (i) Households in low income areas or slum dwellers, and (ii) Informal workers focusing on petty traders and waste-pickers operating their businesses.
- The LGAs included: Monrovia City Corporation, Paynesville City Corporation, New Georgia Township, Garwolon Township, West Point Township, Congo Town, Gardnersville Township, Barnersville Township, Johnsonville Township, Dixville Township, Caldwell Township and the Borough of New Kru Town



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A Map of administration boundaries of Greater Monrovia:





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## Communities selected for HH interview:

Duan Town	Barchue community	Pipeline community	Power plant	Chocolate City West
Johnsonville road-A	Paynesville Lagon town	Duport road south	Police station	Old field/signboard
Bernersville old field	Pago Island	Duport road North East	Fish Town	Bong mines Bridge
Johnsonville	A.B Tolbert road	Jacob Town	JJY/Snowhill	Tweh farm
Upper Caldwell A	Town hall community	Soul Clinic	J.E Marshall	Mombo town West
Upper Caldwell B	Rehab-Borbor town	Vai town A	Mangroove Island	Central New Kru town
Dixiville B	Bassa Town	Vai town B	River view (Gardnsville)	Popo beach B

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Blamo town	King peter town	Rock crusher	Mamba point	Randall/Lynch street
Slipway	Buzzi quarter	Benard quarter	Bassa community	Maternity community
Caldwell North-East	Kpelleh Town	River view (Clara town)	Topoe Village	Jamaica road
Oldest Congo Town	GSA road/Rockville	Freeport development	Iron Factory	Zinc camp

## Sample Size:

- Each sample size was estimated as follows:
- The Slovin's formula  $n = \frac{N}{(1 + Ne^2)}$  was used to determine the sample size.
- In the formula,
- **N** = the estimated total population of households or petty traders
- **n** = sample size
- **e** = tolerable error.

According to LISGIS (2008), Greater Monrovia had 183,596 households in total. For the population of petty traders and waste-pickers, the assumption was made to use the membership of NAPETUL. NAPETUL had approximately 5,000 registered members in Greater Monrovia

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- Due to anticipated errors that could occur during data collection and entry, the sample size was overestimated by 5 per cent and a planned sample size of 420 households and 454 petty traders used for the study. However, due to high willingness to participate in the survey, the enumerators interviewed more respondents. The survey information was obtained from 449 heads of household and 555 petty traders in total.
- Regarding the sample size calculation (n) for Community Based Enterprises (CBEs) involved in waste picking, four parameters were considered – margin of error (ME), standard error (SE), confidence interval (CI), and response rate. The parameters were set as follow:
- Margin of error = 0.025 Confidence interval = 0.05 (1.96 z-score) Standard error =  $SE = \frac{ME \cdot z\text{-score}}{2} = \frac{0.025 \cdot 1.96}{2} = 0.0001627$
- Assumed response rate = 99.2 per cent responses from waste-pickers from among 99.9 per cent of the CBEs in general.
- Therefore,  $n = \frac{\text{Response Rate} \cdot 1 - \text{Response Rate}}{SE} = \frac{0.992 \cdot 1 - 0.992}{0.0001627} = 48.7 \approx 49$  or 50 waste-pickers
- There was a total sample size of 50 waste-pickers from among 6 CBEs (eight interviews from each CBE, on average), so that the interviews among waste-pickers from the target sample size would be representative of the total population of waste-pickers.

## Sampling procedure:

- Two sampling methods were used for the study:
- Purposive sampling for selecting participants for the key informant interviews and focus group discussions to include men, women, and youths. The method was applied to ensure that the selected participants provide the relevant information and insight to achieve the objective of the study.
- Systematic sampling to select the communities in the particular LGAs and individual households for interview Purposive sampling is a non-probability sampling where study participants are selected based on the objective/s of the study.
- Every 16<sup>th</sup> household in the selected communities was chosen to be interviewed. Every 4<sup>th</sup> community from the selected LGA communities was selected.

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- Further qualitative data was also collected through 16 focus group discussions and 12 key informant interviews in total.
- Slum dwellers: Eight focus group discussions were conducted with slum-dweller household heads including: Two all-male, two all-female, two combined (with both male and female), and two among the youth (as defined by the Government of Liberia are individuals aged between 18 – 35 years).
- Petty traders: Eight focus group discussions were conducted with petty traders: two all-male, two all-female, two combined (including both male and female), and two among the youth.
- In-depth interviews were also conducted among 12 key informants including two city mayors, two city planners, two commissioners, and representatives or leaders from Ministry of Public Works, WASH Consortium, Liberia Water and Sewerage Corporation (LWSC), FOLUPS members, NAPETUL members and waste-pickers members of CBEs.

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# BASELINE FINDINGS

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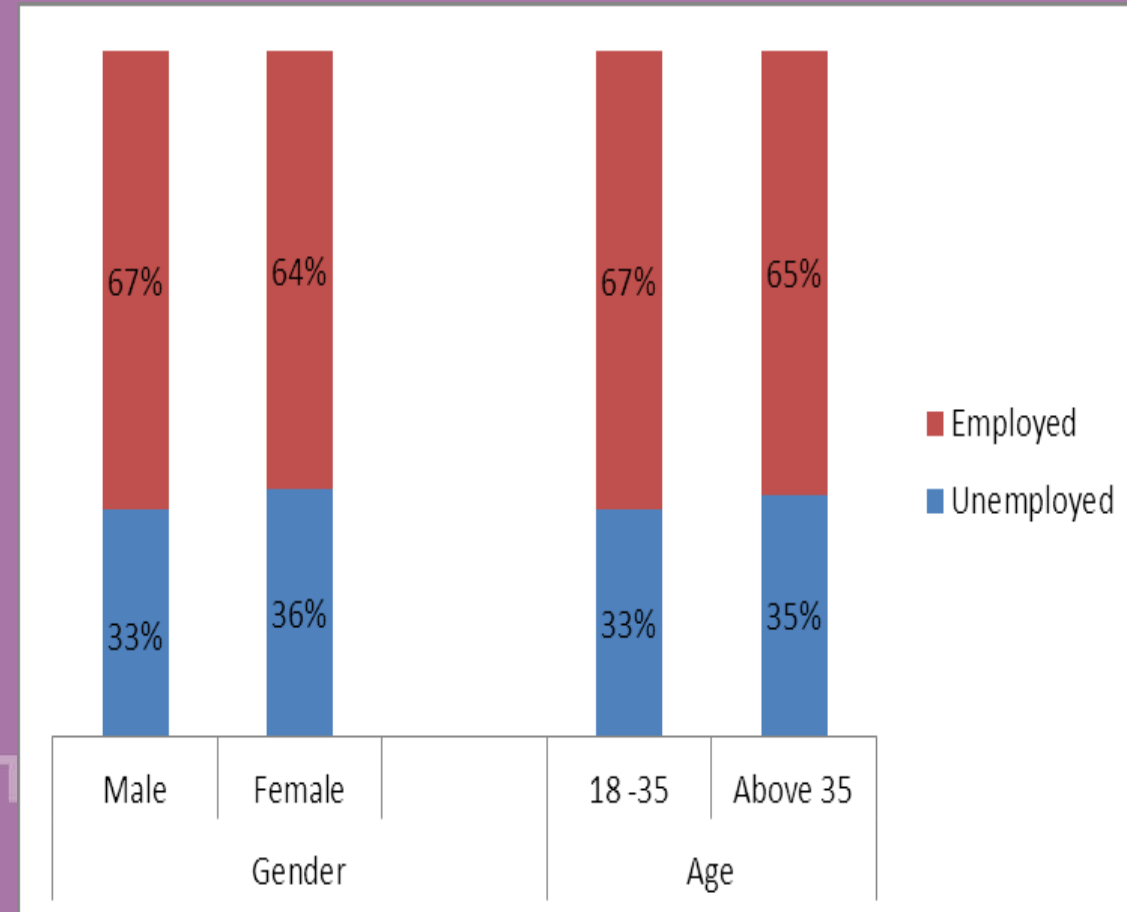
## Social, economic and demographic characteristics of household survey respondents

- The household survey included responses from both genders (55 per cent females and 45 per cent males), as well as youths.
- Sixty-two percent of respondents were above 35 years, and 38 per cent between the ages of 18 – 35.
- Sizeable proportions (33 per cent and 21 per cent of the slum dwellers interviewed) completed senior high and university education

Gender	Percentage	Number of Respondents
Male	44.7	245
Female	55.3	198
<b>Age</b>		
18 – 35	38.1	171
Above 35	61.9	278
<b>Highest level of education</b>		
No Education	18	81
Elementary	15.8	71
Junior High	10.9	49
Senior High	33.2	149
University	20.5	92
Vocational	1.6	7
<b>Duration of stay</b>		
Less than six months	4	18
6 - 11 months	8.9	40
1 year +	10.7	48
More than 2 years	76.3	341
<b>Economically engaged</b>		
Economically engaged	65	251
Unemployed	35	133

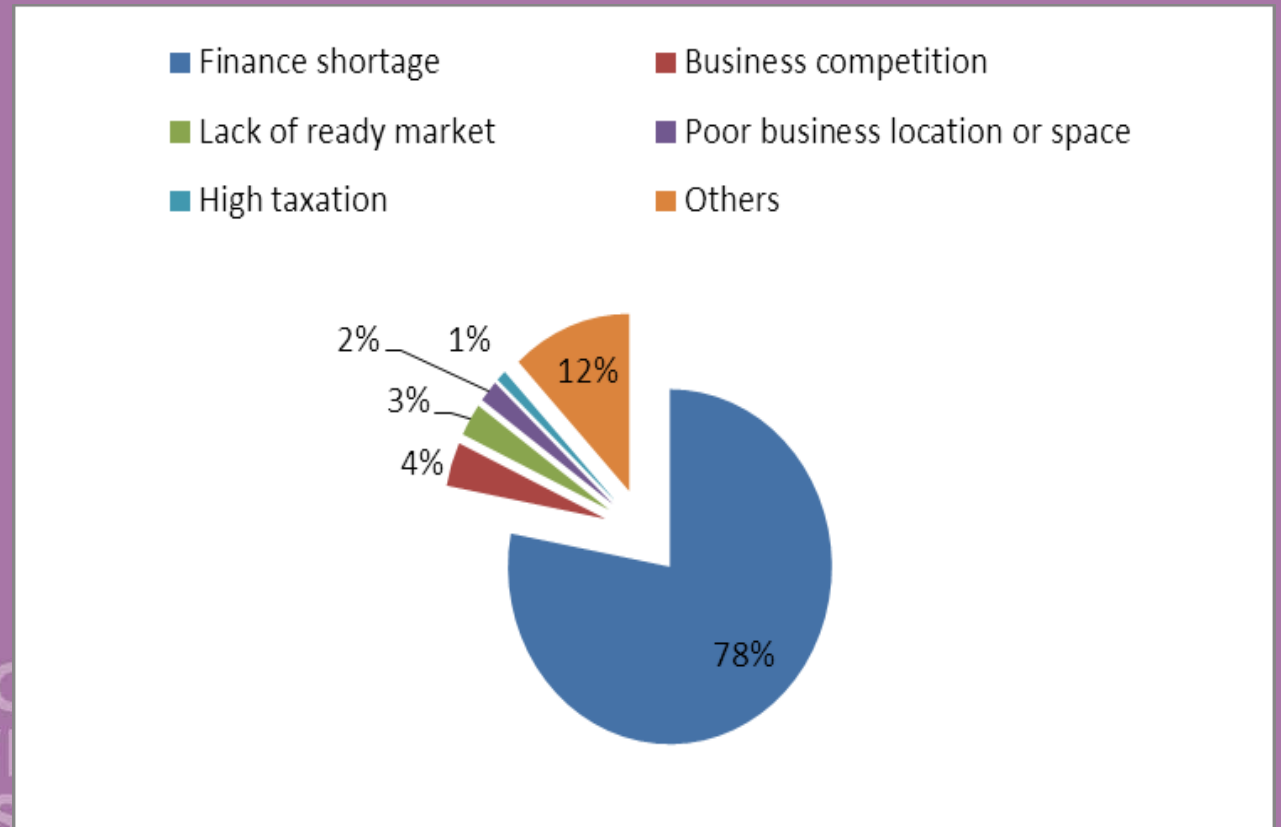
## Unemployment:

- The survey found no observable age and gender differentials. For instance, 36 per cent of female and 33 per cent of male urban dwellers were unemployed.
- Household survey results showed 33 per cent unemployment among youth (aged 18-35), and 35 per cent among respondents older than 35
- National-level employment details are captured for a population aged 15 to 49 years, so both employment and unemployment results from our survey are slightly higher and lower than the national statistic from the 2013 LDHS in Greater Monrovia (58 per cent and 40 per cent, respectively).



## Causes of Unemployment:

- Some 78 per cent of respondents attributed unemployment to a lack of access to financial support.
- Other minor challenges which were mentioned included high business competition characterized by unprofitable businesses, low sales, and lack of a ready market for those who wanted to grow and expand their businesses.



# Household characteristics in Greater Monrovia

The household survey captured details about the condition of household characteristics: Water and sanitation, electricity, and road infrastructure. These findings are

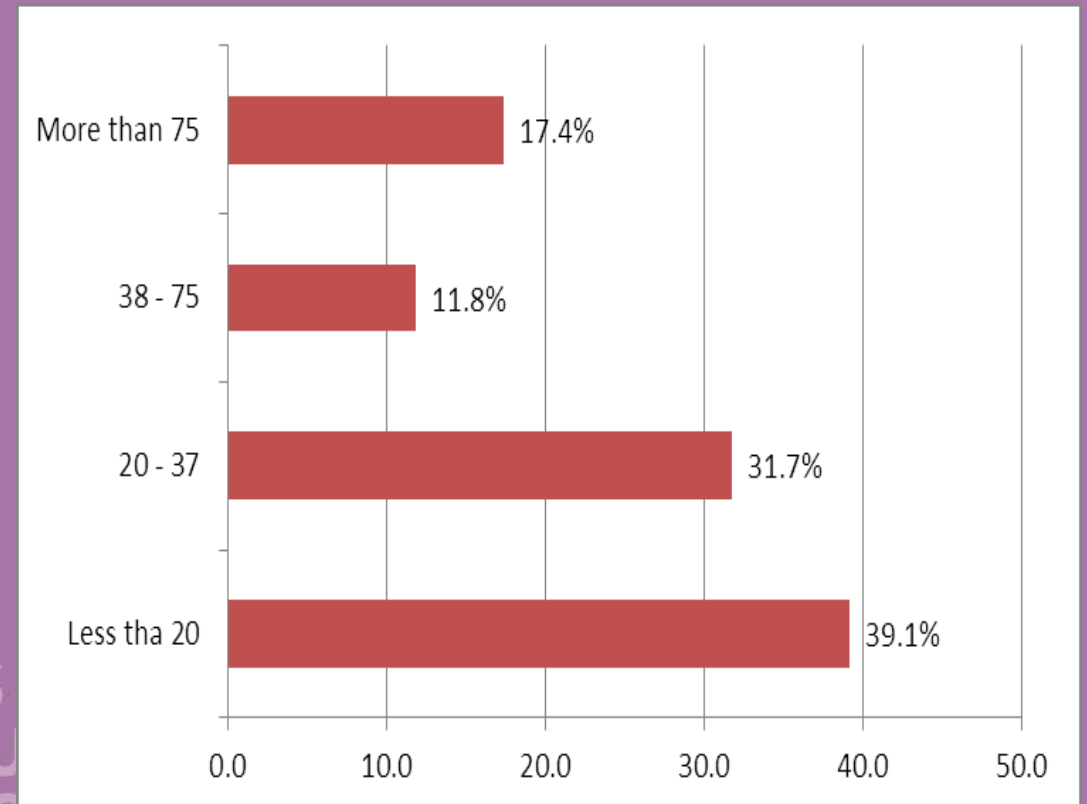
- i) access to water source, supply and quality of water;
- ii) access to sanitation facilities
- iii) access to waste disposal services and practices;
- iv) access to electricity and quality of electricity flow; and
- v) access to road infrastructure and maintenance.

## Access to improved water sources

- Considering only the type of water source, the survey indicates 95% of households in urban slums of Greater Monrovia having access to improved water source.
- According to our survey definition, 85% of the households in slum/low income areas have access to improved water source within 200 meters from dwelling places.
- Improved access to water from the following water sources: Piped water into dwelling/yard/plot, Public tap/standpipe, tube well or borehole, hand pump or protected dug well, protected spring, bottled/sack water, and rainwater. The water source should be located within 200 m from home.
- The survey result is equivalent to the national statistic (86 per cent) among households in urban areas of Liberia (LDHS, 2014).
- In addition, the survey result is closely representative of the population in Monrovia that reported 90 per cent access to improved water sources (Oxfam, 2013).

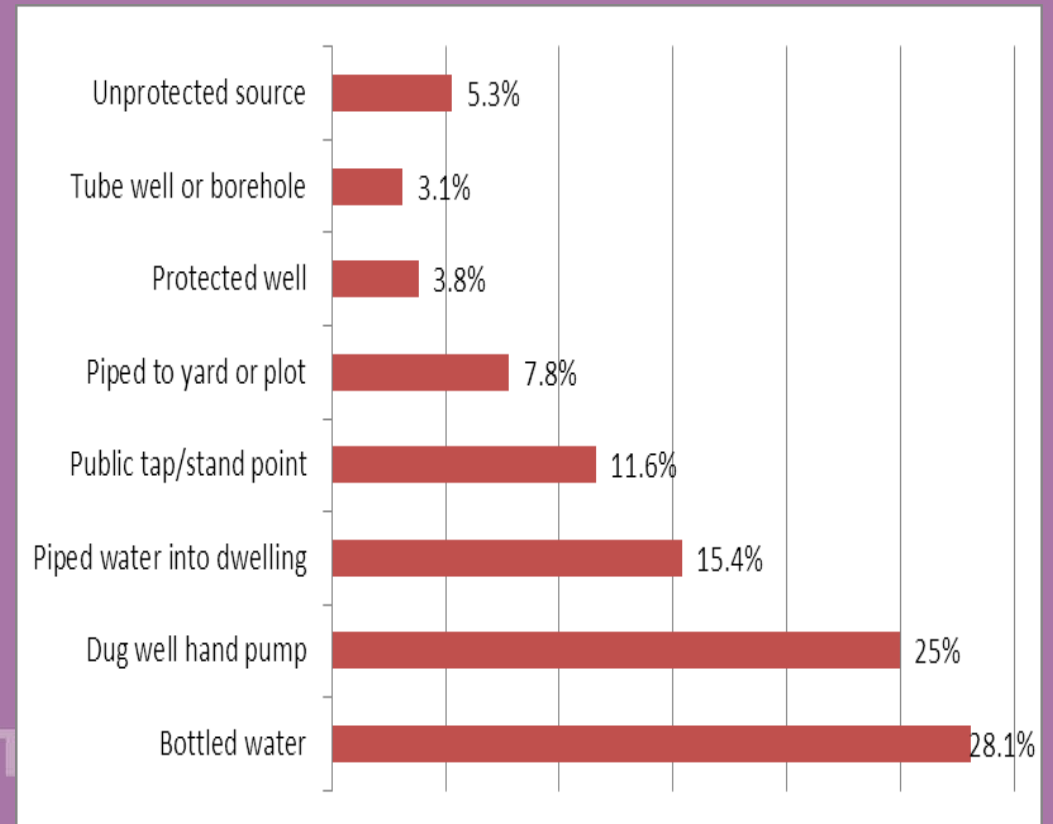
## Water consumption

- The survey shows that 60.9% of households consume more than 20 litres of water per person per day, given an average household size of 4.9.
- In contrast, Oxfam (2013) found 96% of household members in Liberia's urban areas consumed 20 or more litres of water per person per day, although no disaggregation by urban area was done



## Common water sources and water supply

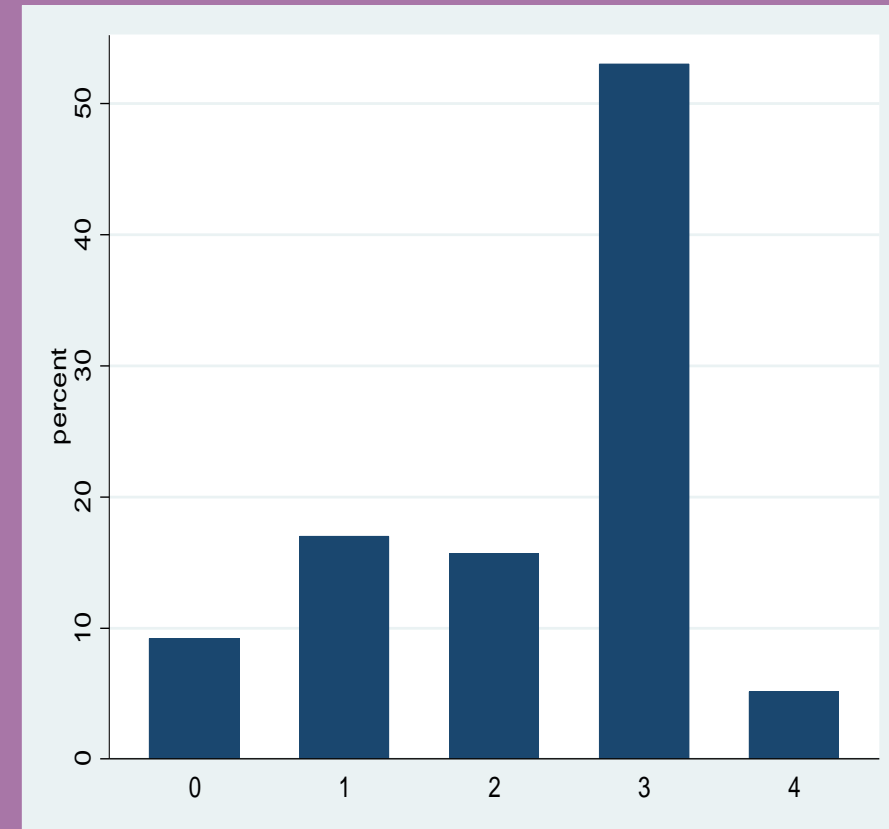
- Common water sources included bottled water, which was mentioned by 28% of households, 25% from dug well or hand pump 15% from piped water into dwellings and 12% from public tap or stand point
- Concerning water supply, 73% reported constant water flow for about 15 hours per day, on average





## Water quality:

- Regarding water quality, sizeable proportion 42% of households felt that the water from the main water sources wasn't safe to drink.
- Interviews with key leaders revealed similar results. For instance, slum dwellers in Clara Town Community mentioned that the water can turn yellow at times.
- The Commissioner of Garnerville honorable Vamba Kenneh noted that water from most water sources, especially the wells, may not be safe to drink because the wells are not chlorinated often
- The Deputy Managing Director of the Liberia Water and Sewer Corporation (LWSC) Christie Sherman also noted that water from LWSC is usually treated using chlorine before it is sold in trucks.



Scale implies: 0= Very unsafe, 1=Unsafe, 2=Moderately safe, 3=Safe, 4=Very safe

## Access to improved sanitation facilities

- Survey results showed that only 15% of households among urban slum dwellers in Greater Monrovia use improved toilet facilities that were not shared with other households
- LDHS, (2014) and Oxfam (2013), captured 30 per cent and 45 per cent access to improved sanitation facilities among households in urban areas in Liberia and Monrovia, respectively
- FGDs and KIIs revealed that sharing of toilet facilities by many residents led to poor functioning at times. *“Septic tanks fill at times which makes it difficult to flush the stool, since there is only one general toilet in Town Hall community,”* said one respondent, In Barchue Community, slum dwellers reportedly paid LRD 10 for each visit to the toilet facilities. They further commented that *“children use the beach as toilet during the day and the adults do so in the night because the beaches are just one mile away and one does not need to pay*

Toilet facility type	Percentage	Number of Respondents
Household has access to a toilet facility	92.5	426
Household has access to an improved toilet (both shared and not shared)	72.1	426
Household has access to an improved toilet facility (not shared)	15.3	426
<b>Location of toilet facility</b>		
In the house	51.9	231
Less than 50 m	34.2	152
50 - 100 m	9.9	44
More than 100 m	4	18
Access to toilet facility (24 hours)	91	427

## Waste disposal and management:

- Results showed that only 36% of households in urban slum areas had access to regular solid waste collection.
- The survey finding is very low compared to the 2012 – 2017 National WASH Sector Investment Plan, which indicates that 55 per cent of households in Monrovia have access to solid waste management services
- Slum dwellers noted lack of predefined space for dumping garbage. Household members in Barchue Community said *“majority of our community dwellers dump dirt either on the streets or in the drainages. There is no specific place here in the community for disposing dirt”*. Some slum dwellers in Barchue also noted that some land owners in the swamp areas ask household members to dump there to dry the swamps ( Reclaim the land).

Indicator	Percentage	Number of Respondents
Household owns a garbage bin	82.4	443
How often is the garbage disposed off		
Daily	70.2	316
2 - 3 days	22.2	99
4 -7 days	6.0	25
More than a week	1.0	6
Access to regular solid waste collection	35.9	446
Use proper method to dispose garbage	36.0	444
Garbage disposal method		
Municipality authorities	27.0	120
Wild disposal area	23.7	105
Burning	15.1	67
River or lake	14.2	63
Predefined landfill	9.0	40
Bury the garbage	4.5	20
Others	6.5	29
Type of sewerage system		
Sewage system, city main line	3.9	13
Septic tank disposed weekly by municipality	1.2	4
Septic tank disposed weekly by private services	94.5	312
Discharged direct to a river or landsite	0.3	1
Pays for garbage disposal services	25.2	441
Average waste disposal per month (LRD)	374.7	110

## Access to and flow of electricity:

- 49% of households surveyed had access to a regular electricity connection.
- Contrary, LDHS (2014) reported only 16 per cent of households in urban areas of Liberia had access to regular electricity connection.
- The survey findings can be partially explained by the Liberian government's strategy to provide access to electricity for 70 per cent of the population in Monrovia by 2030, as mentioned in the 2013 Liberia rapid assessment and gap analysis and use of community generators in most of the slum areas.
- Respondents highlighted poor electricity supply as a problem. For example, only 31 per cent of households usually received constant flow of electricity in a day.
- 38% of the households experienced interruptions in flow of electricity every day. Commissioner of Garnerville Honorable Vamba Kenneh termed the flow of electricity as *“an off and on situation”*

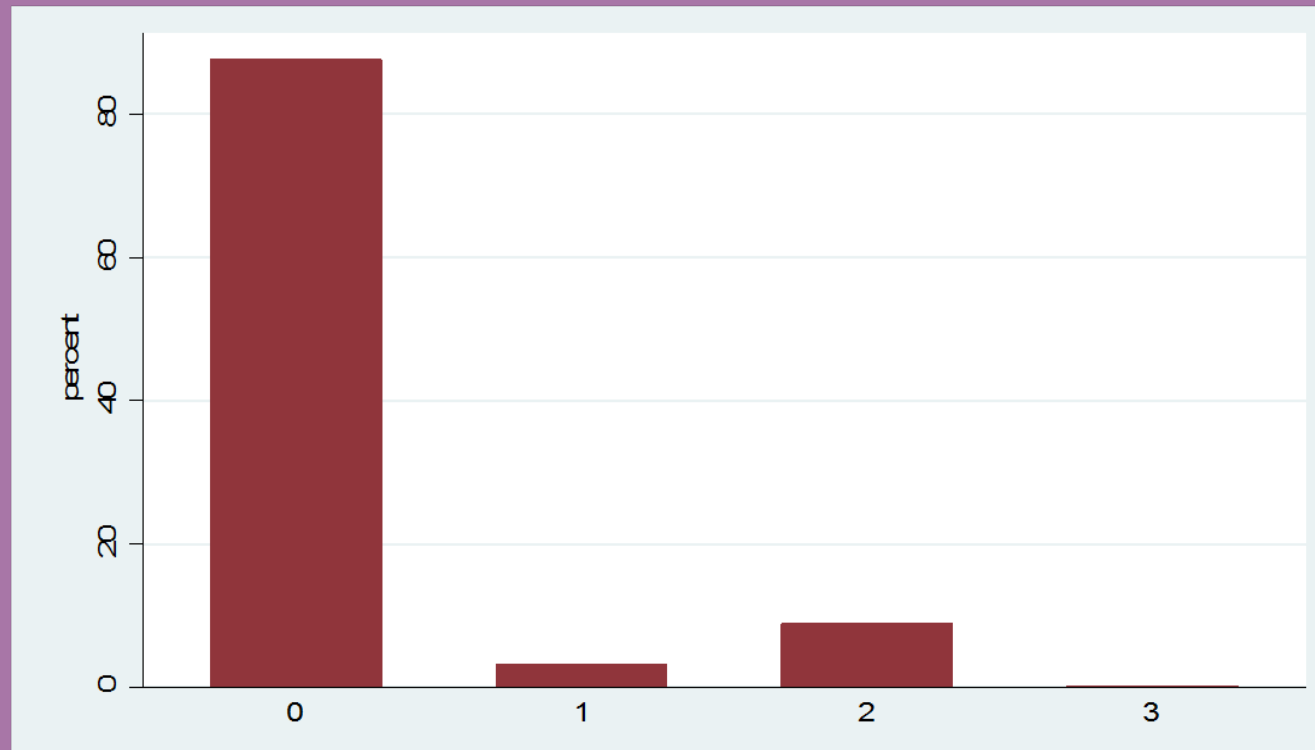
## Access to and quality of road infrastructure:

- 74% of the households mentioned availability of unpaved roads in their respective communities.
- However, the survey results found the roads to be poorly maintained. Only 8 per cent of the households reported the presence of street/road lights along the roads, and 18 per cent of households mentioned the existence of trenches by the roadside
- over 80% of the households expressed dissatisfaction with the general condition of the roads in their communities
- Various leaders also expressed discontent on the same issue. The Ministry of Public Works Program Information Management Officer Mr. Habakkuk Watara Sackor noted that *“... road maintenance is done by the government and community-based groups do the cleaning..... households should on average pay LRD 10 – 20 to community self-initiatives*
- The Commissioner of West Point Mr. Sampson Nyan said *“..... not satisfied with the general cleanliness. The challenge in having the roads cleaned is that the community members use the road to dump their garbage direct*

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## Satisfaction towards the general condition of the roads



Scale implies: 0= Not satisfied, 1=Moderately satisfied, 2=Satisfied, 3=Very satisfied

# Informal workers in Greater Monrovia

The study included two categories of informal workers (petty traders and waste-pickers).

Survey respondents were asked to provide;

1. background demographics and socio-economic characteristics,
2. details about their businesses
3. working conditions and
4. business prospects.



## Characteristics of petty traders and waste-pickers in Greater Monrovia

- Survey responses among informal workers included 58% male and 42%female petty traders, 76%male and 24%female waste-pickers.
- 68%of the petty traders were aged 18 – 35, while over half 54% of the waste-pickers were older than 35.
- This result denotes high engagement of youth in petty trading, compared to waste collection related activities.
- 53% of the petty traders completed senior high, as well as 40% of the waste-pickers.
- However,43 per cent of the petty traders and waste-pickers 60 per cent reported poor educational backgrounds including junior high, elementary and no education.

Indicator	Petty traders		Waste-Pickers	
	Percentage	Respondents	Percentage	Respondents
<b>Gender</b>				
Female	42	232	24	12
Male	58	323	76	38
<b>Age (Years)</b>				
18 – 35	68	176	46	23
36+	32	371	54	27
<b>Highest level of education</b>				
No Education	18	102	10	5
Elementary	10	55	28	14
Junior High	15	82	22	11
Senior High	53	293	40	20
Other*	4	23	-	-
<b>Main economic activity</b>				
Petty trading	98	542	N/A	N/A
Other	2	11	N/A	N/A
<b>Business characteristics</b>				
Business age (Years)	7.3	547		
Paid tax	12	550	100	6
Mean Tax paid (LRD)	7,294	67	42,827	

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- 98% of the petty traders rely on petty trade for livelihood and a significant engagement in performing similar activities (seven years), on average.
- Qualitative interviews found that petty traders engage in the sale of various products including: cosmetics, slippers, stationery, T-shirts, underwear, and coal.
- Petty traders reportedly earn LRD 9,525 (approximately USD 95) and make profits worth LRD 3298 (approximately USD 33), on average per month.
- Regarding taxation, only 12 per cent of petty traders reportedly paid tax to operate their businesses during the past year, worth LRD 7294 (USD 73) on average per person.
- All Community Based Enterprises paid taxes of LRD 42,827 (USD 430) on average per CBE per year.
- However, the petty traders expressed their willingness to pay tax on the condition that they do not experience harassment from police, which was highlighted in all the focus groups

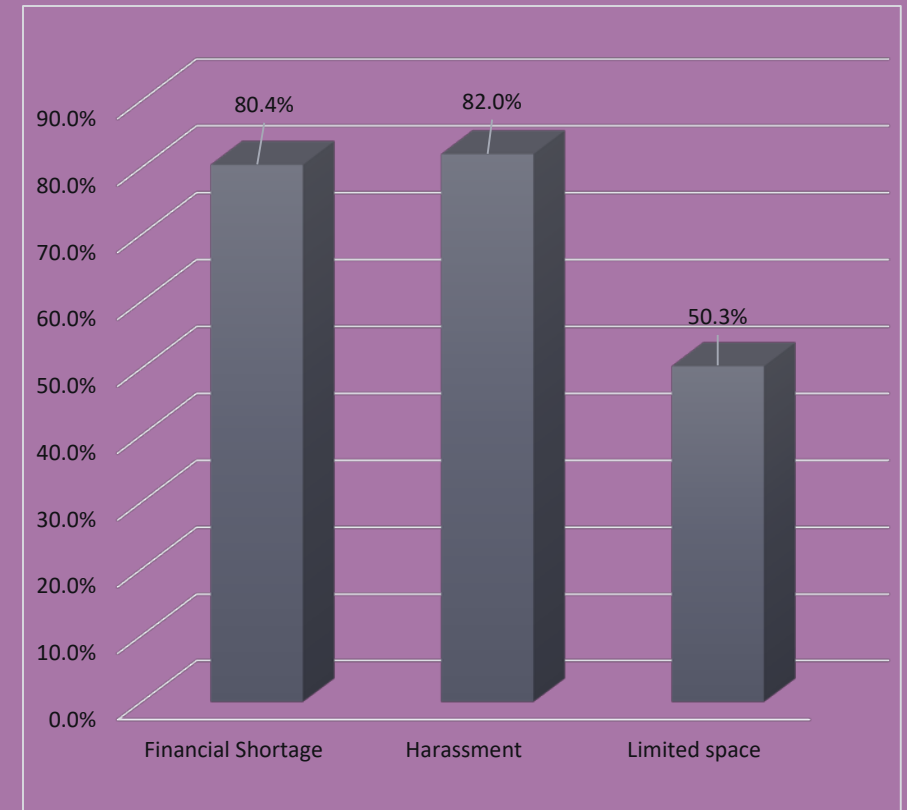
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## Constraints to the expansion of Petty trader businesses:

Informal workers encounter some difficulties while attending to their businesses. The survey illustrated challenges that hinder the petty traders from expanding their businesses, including:

- A lack of access to financial support, which was mentioned by a majority (80.4 per cent) of the petty traders;
- Limited space for selling (50.3 per cent); and
- Harassment from police (82 per cent).

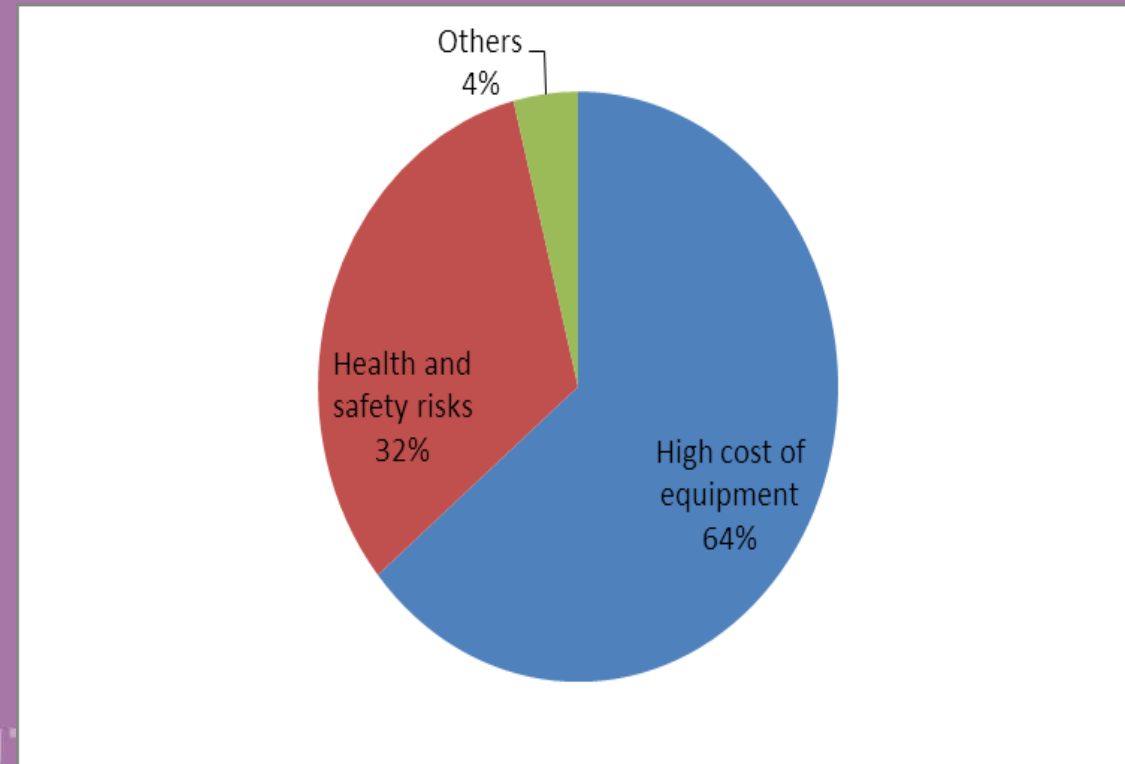
The three challenges were highlighted in all five focus groups conducted among the petty traders.



## Constraints to the expansion of waste-picker businesses

Common reasons for not expanding waste collection businesses mentioned by the CBE owners included;

- i. The high cost of equipment 64% of the CBE owners and
- ii. Health and safety risks associated with waste or garbage (32%)
- iii. Another challenge mentioned during key informant interviews and focus groups was competition from the small and medium-sized enterprises, among CBEs



## Working conditions of petty traders:

The baseline utilized the following indicators:

- Proportion that experienced harassment to assess equality of opportunity and treatment for all women and men;
- Proportion that experienced theft of business goods to assess security at the work place;
- Future business aspirations to capture prospects for personal development and social integration;
- Access to sanitation and storage facilities to assess to basic services among the petty traders.
- Attendance of meetings intended to express views concerning working conditions to capture freedom for people to express their concerns, organize and participation in decisions that affect their lives.

## Working conditions of petty traders:

- The survey revealed easy access to services by petty traders, including 89 per cent access to storage facilities and 91 per cent access to sanitation facilities.
- The survey revealed poor access to financial services among petty traders. Only 7% had access to a business loan in the year prior to the survey. In-depth discussions revealed that the loan requirements are way beyond the means of the petty traders. They commented that they are sometimes required to provide a land deed as security for obtaining a loan
- Survey results indicated that petty traders work under poor conditions and environments. More than a third (39 per cent) operated their businesses in open spaces (without any movable or temporary shelter). During field visits, it was observed that some petty traders display their goods on the ground, small tables, wheel barrows and others on the head.
- 82% of the petty traders reported to have experienced harassment from the police in the six months prior to data collection.
- At the same time, more than half (54 per cent) stated that they had experienced theft of their goods in the same period. The same challenges were highlighted during FGDs

## Working conditions of petty traders based on genders and age differentials:

- Survey results found gender and age differentials. For instance, males were more likely to conduct their business in open space (49%), compared with 29% of their female counterparts.
- Female petty traders reported easier access to storage and toilet facilities.
- Theft of business goods was reported high (61 per cent) among the female petty traders, compared with 47 per cent among their male colleagues.
- The survey found the youths to be more vulnerable. Only 5% of the youths reported having access to a loan in the year preceding the survey, compared to 12% of the respondents who were over 35.
- More youths (86 per cent) reported harassment from police compared to 73 per cent among those over 35.



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## Working conditions of petty traders based on genders and age differentials:

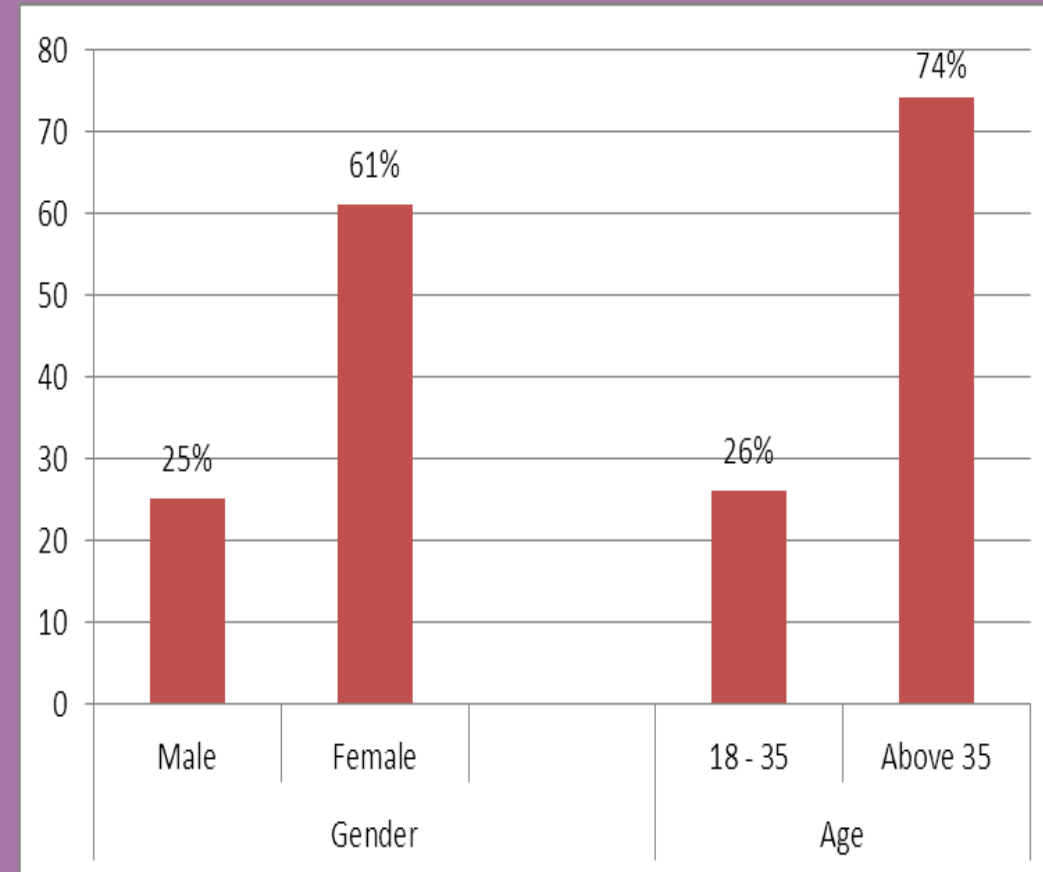
Indicator	Gender ( per cent)				Age ( per cent)				
	All	Male	Female	T-stat	OBS	18-35	Above 35	T-stat	OBS
Business location									
Open space without shelter	39	49	29	(0.0519)***	363	39	46	(-1.373)	363
Open space with shelter	61	51	71	(3.925)***	361	61	54	-1.31	361
Has access to store	89	84	93	(3.549)***	551	89	85	-1.17	543
Toilet located within 500m	91	88	93	(2.134)**	554	89	90	(-0.317)	546
Attended meeting	43	43	43	-0.0316	547	41	46	(-0.965)	539
Experienced harassment	82	82	82	-0.00411	545	86	73	(3.635)***	537
Experienced theft of goods	54	47	61	(3.231)***	551	53	53	(-0.0335)	543
Access to loan	7	8	6	(-0.897)	551	5	12	(-3.049)***	543

## Working conditions of waste-pickers:

- 92% of the waste pickers reported access to garbage collection containers.
- The containers were reported to have enough capacity to accommodate waste, which was mentioned by 90% of the waste-pickers.
- Most respondents (75 per cent) commented that the garbage containers were emptied often.
- More than half (53 per cent) of the waste-pickers reported to have attended at least one meeting to discuss issues related to the working conditions in the six months before the survey, which denotes freedom of expression of concerns among waste-pickers to a certain extent.
- Results indicated poor working conditions and environment among waste-pickers as well.
- Overall, 43% reported being exploited or harassed by intermediaries in the six months before the survey.
- 43% of the waste pickers had fallen sick or been injured related to garbage collection at least two times in the six months preceding data collection. This can be attributed to lack of access to protective items such as gloves and boots. All the key informants noted that some of the waste-pickers do not wear protective gears, yet it is the responsibility of CBE owners to provide the waste-pickers with such items.

## Working conditions of waste-pickers, Gender and age differentials:

- 92% highlighted customer refusal to pay for the services.
- 25% of the waste-pickers were denied access to recyclables, and more than a quarter (28 per cent) highlighted denial of access to garbage.
- The survey illustrated gender and age health risk differentials. 61% of female waste-pickers experienced an illness or were injured while collecting waste, in contrast to male colleagues (25%).
- Older waste-pickers were found to be more vulnerable (74%), unlike their counterparts aged 18–35 (26%).



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## Working conditions of waste-pickers based on gender and age differentials:

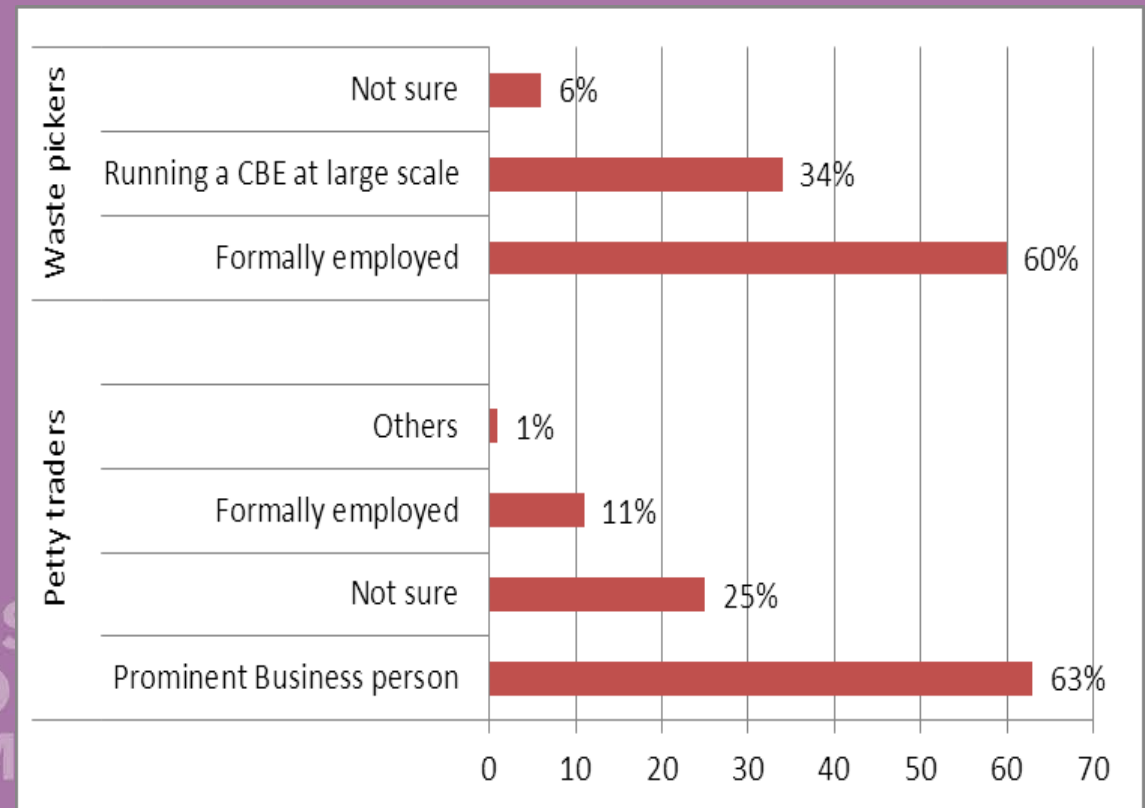
VARIABLES	Gender				Age				
	All	Male	Female	T-stat	Obs	18-35	Above 35	T-stat	Obs
No of vehicles	3	3	3	-0.31	6	2	3	(-1.074)	6
Attended meeting	53	58	47	(-0.652)	50	39	59	(-1.419)	50
Experienced harassment	43	46	40	(-0.349)	49	30	50	(-1.390)	49
Frequency of experiencing harassment	3	3	3	-0.338	20	3	3	(-0.941)	20
Frequency of falling sick/getting injured	2	2	2	(-0.480)	26	2	2	(-0.931)	26
Denied access to waste	28	17	11	(-0.561)	50	13	11	-0.205	50
Customer refused to pay	92	92	92	-0.0478	50	91	93	(-0.164)	50

## Business aspirations of petty traders and waste-pickers:

- Most petty traders expressed positive prospects. over half (55%) reportedly had plans to start a new IGA in the next six months after data collection.
- 70% mentioned that they would be still working in petty trading in the year after the survey
- 74% of males felt that they would still be working in petty trading 5-10 years, compared to 65% of females
- 82% of the male waste-pickers mentioned plans to have an IGA in the next 5–10 years, while only half (50%) of women did so

## Business aspirations of informal workers by demographic characteristics Vs Specific prospects in 5-10 years among informal workers

VARIABLES	Gender				Age				
	All	Male	Female	T-stat	Obs	Adults	Youths	T-stat	Obs
Petty traders									
Plans to start new IGA	55	57	53	-0.0429	551	50	57	-1.549	543
Still be working in the next one year	70	74	65	(-2.210)**	552	71	69	(-0.291)	544
Waste-pickers									
Plans to start new IGA		82	50	(0.141)**		87	63	(1.963)*	50
Still be working in the next one year		76	42	(2.318)**		74	63	-0.816	42



## Challenges that would stop the informal workers from realizing their plans:

- Petty traders pointed out limited access to financial services (80 per cent) as the key hindrance to obtaining prospects.
- Waste-pickers highlighted limited access to health and safety equipment (94 per cent) as the major challenge that can stop them from realizing their plans in future

