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Female Empowerment and the Informal Economy

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Abstract

The informal workforce is a puzzling concept that encompasses a multitude of occupations ranging from street vending to home-based operations that are recognized differently by various states worldwide. What is not puzzling is that the makeup of the informal sector is almost entirely dominated by women. In addition, their numbers are mainly confined to lower income ventures when compared to men. What is discovered is that the informal sector, like other institutions, is a gendered process, where men often secure and dominate higher income ventures despite being outnumbered by women, who have less bargaining power than men and must contend with higher levels of income insecurity due their social welfare needs not being met. These needs include lack of education, lack of access to healthcare, childcare, and shelter. There is also a link between being poor and working in the informal economy. By this knowledge it is easy to see that women are placed in an even more disadvantaged position. However, organizations such as the Self Employed Women's Association of India (SEWA) argue that women-led organizations are effective at mobilizing women in the informal economy.

Introduction

According to the World Development Report of 2013, employment is a central factor in economic and social growth (2013: 2). Creating an infrastructure necessary to alleviating poverty, jobs are a transformational vehicle, providing for social and economic progression and ultimately a sustainable existence by improving the functionality of cities, connecting the economy to global markets, protecting the environment, fostering trust and civic engagement, and/or reducing poverty. While these positive effects are often associated with areas of formal work, they are also found in the informal economy. Because transactions in the informal economy tend to be based on bartering for goods and services rather than depending on the exchange of official currencies, they are untaxed, unregulated, and mostly overlooked when governments compile statistical information.

Work in the informal economy is in fact invisible to most governments (ILO 2011). As most states do not recognize informal employment as employment at all, the various jobs associated with informal work do not receive protection from the state, so employment comes without labor or social protection (Chen 2007: 2). Informal workers in these jobs, then, are subjected to high levels of job uncertainty, no recourse regarding workers' rights, and, in some cases, no immediate ways to secure payment for services.

Gender in the Informal Economy

The informal economy is particularly noteworthy when examined through the lens of gender. Despite advances made over the past decades, women are still underrepresented in the formal workforce, particularly in high-ranking positions. Only twenty-five percent of women hold senior management positions in the global economy (United Nations Department of Public Information 2013). Women constitute 70 percent of the world's 1.3 billion people living in extreme poverty, defined as subsisting on less than a dollar a day (United Nations Department of Public Information 2013).

Barred from the private sector due to discrimination and/or lack of opportunity, women must find other means to earn a living outside of the formal economy.

Chen (2001) affirms that most women who are economically active in developing countries are participants in the informal economy. In some countries in sub-Saharan Africa, for example, virtually all of the female non-agricultural labor force is in the informal sector (2001: 2). Similarly, the informal sector accounts for over ninety-five percent of women workers outside agriculture in Benin, Chad, and Mali. In India and Indonesia, the informal sector accounts for nine out of every ten women working outside agriculture (2001:2). In ten Latin American and four East Asian countries, half or more of the female non-agricultural workforce is in the informal sector (2001: 2). The informal sector overall is a larger source of employment for women than men (Chen, 2001: 2), and according to Chant & Pedwell (2008), it often functions as the entry point for women. While some of these women move on to formal economy jobs, many end up remaining in the informal sector for a variety of reasons, from discrimination in the formal economy, exploitation in the informal economy, and raising family, among others (Chant & Pedwell 2008); there is little room for upward mobility.

History

The informal economy began to gain recognition by scholars in the early 1970s, as they began to explore the rise and significance of the informal economy, as well as its role in broader development processes. According to Hart (1973), the rise of the informal economy occurs as inadequate wages, price inflation, and an increasing surplus in the requirements of the urban labor market lead to a high degree of informality in income-generating activities. To potential workers, the appeal of informal economy jobs is the ease of entry and because they do not necessarily require high skills. The ever infamous adage of “making ends meet” embodies why this economy arose to begin with and why it persists.

Towards better understanding this sector, Hart (1973) began to document the wages and expenditures of civilians in developing countries such as Ghana, compiling data on the average wage of urban laborers in Accra and listing the necessities that eventually consumed a family’s budget and the deficits that remained. For example, food prices in Accra in 1966 enveloped 80 percent of the minimum daily wage (Hart 1973). Twelve years prior, wages increased 40 percent, yet commodity prices doubled over that same period of time (Hart 1973). After accounting for

rent, transportation, bathing, and the like, a typical family would accrue debt as a means of maintaining their living conditions. This predicament held true even for those working more than one job as workers were also subjected to low hours compounded with their low wages (Hart 1973). The circumstances encouraged people to engage in “petty capitalism” as a supplement to wage-employment. Urban workers would mostly engage in the sale of consumer goods ranging from wrist watches to refrigerators, most of these goods stolen (Hart 1973). In this case, the informal sector presented a short-term “salvation” of sorts to the poor people of Ghana.

Hart’s account stands in stark contrast to the “Lewis Turning Point,” a concept developed by economist W. Arthur Lewis. He posited that with the proper integration of resources and economic policies, traditional low-income economies could be transformed into dynamic modern economies (Chen 2012). During the transition, petty trade, small-scale production, and casual jobs would be absorbed into the formal economy, thus disappearing, transferring human capital into newer sectors, and generating modern jobs that would compensate for the surplus of traditional laborers (2012). This would, in turn, lead to a point at which wages would increase above the subsistence level.

This model held true for developed countries such as Japan after WWII where the society was rebuilt and unemployment declined after a time. However, this dynamic is not apparent in many developing countries. Rather than being merely a transitional phase, informal work persisted, and an increasing number of the labor force was relegated to a “marginal existence” (Singer 1970); that is, they remained casually employed, subjected to intermittent employment, participated in disguised employment, or were just openly unemployed.

Singer argued that growing unemployment was closely associated with modern science and technology (Singer 1970), two fields that are mostly associated with richer countries due to the quantity and quality of innovations in those fields. He posited that tendencies within the field of science and technology introduced a degree of internal dualism – drastic disparities between standards of existence that persisted and even worsened over time – in under-developed countries.

Singer also posited that the interrelations between richer and poorer countries in the global economy contain elements that make rapid growth possible for richer countries and difficult for poorer ones (Sing-

er 1970). He theorized that as richer countries develop and share more refined technologies, which are both capital-intensive and costly, and as mortality rates decline due to health advances, population explosions and rising unemployment begin to ail developing countries that are unable to develop these technological capacities (1970). The development of large industrial centers that require more reliance on machinery and fewer – albeit highly-skilled – laborers offered virtually no opportunity in under-developed markets that possess an enormous number of unskilled laborers. Singer's work was path-breaking in this respect, and had a major impact on the International Labor Organization (ILO) and the international community as a whole in that it implicated developed countries in the economic growth of poorer countries.

Prior to 1973, the ILO, under the presupposition that the informal economy would eventually be absorbed by the modern market, was mostly concerned with management development programs and vocational training for graduates (Bangasser 2000). However, trends of urban migration coupled with increased unemployment became apparent in the late 1960s. As a modern job gap became more prevalent, so too did economic activity in the informal sector. It was in 1967 that the World Employment Program was introduced as a proposal and later enacted in 1969. Designed to bring employment generation to the forefront in national planning and development efforts, the WEP presented a thesis that countered the notion of modern markets eventually absorbing more casual and informal ones.

In Kenya, ninety percent of the population concentrated in rural areas and twenty percent of urban income being remitted to the rural area, Singer and Jolly (1973) found that the relationship between the urban and rural portions was weakening in Kenya. Initially, the turnover for labor employment between the urban and rural populations was balanced, with urban workers returning to their villages after a stint in urban employment. Yet this trend began to dissipate due to a raise in wages for the urban community (Singer and Jolly 1973). This policy was caused and supported by capital-intensive technologies in the modern urban sector (1973). As movement into the cities exceeded movement back to rural areas, a surplus of labor developed as increases in formal work did not keep pace with the rapidly growing labor pool. A key result of this situation was the growth of the informal sector (1973).

Related work found that this dynamic was heavily gendered and

apparent in other countries. For example, in his analysis of Ghana, Hart found that in the city of Nima, eighty percent of women were sales workers with the remaining percentage participating in manual occupations, mostly working as self-employed tailors (1973). Outside of the trading venue, women were mostly concentrated in prostitution (Hart 1973).

In order to alleviate unemployment and train a skilled workforce, the state of Ghana used the Workers Brigade, a public sector, para-military organization established in the late 1950s which provided opportunities for work in primary and secondary production for both men and women. The problem with this organization lay within its patriarchal structure; women eligible to enlist in the Brigade were to be “engaged in cooking, sewing, marketing of produce, office work, farming, poultry rearing, food preservation and household duties in the camps” (Hodge 1964: 115). Living in separate training camps, resources were disproportionately distributed between males and females, and women received inadequate facilities and no leadership. It was fairly clear that the Workers Brigade gave top priority to occupying the time and energies of young men. While the Worker’s Brigade was an attempt to mobilize informal workers, it did little to integrate women into the formal economy.

Solutions to problems in employment are not always found in governments. India in the 1990s was plagued by alcoholism in the male population, which threatened to drain the incomes of individual households. Confined to mostly agricultural work, the women of India mobilized under their own leadership.

In 1990, women dairy farmers in India constituted eighty-five percent of the estimated seven million employees in this sector (Shefner-Rogers et al. 1998). Of these, only sixteen percent were members of a dairy cooperative, a channel through which milk is marketed. Consequently, the majority of income from milk sales was controlled by men, despite the fact that it was earned by the work of women. This predicament was worsened by the fact that men held a majority of membership positions in the village-level cooperatives, and they also constituted the majority of its paid employees. Disempowered by this patriarchal system of labor, women were at the mercy of the earning power of their male counterparts.

Fatigued by their husbands spending their dairy earnings on liquor, women in the village of Suburdi formed a women’s club, the *Mahila Mandal*. They began orchestrating a grassroots campaign to shut down local breweries in an attempt to eliminate the reckless consumerism of their

husbands. When breweries refused to desist, the women destroyed them and established their village as an alcohol-free zone (Shefner-Rogers et al. 1998). The actions ultimately introduced these women to the participatory power of mobilization and encouraged them to take control of their households. Empowered by their success, women were able to become members of cooperatives in greater numbers, and used their money to invest in their families. This group was indicative of a broader pattern of female empowerment in India.

Instruments of Empowerment

The examples of Ghana and India present a theme in the sphere of gender relations in the informal economy. It is a theme that reflects some of the negative values of patriarchal societies – the assumption that female labor is worth less than male labor and that women are better-suited to work under men than alongside them. This leaves women disempowered with little recourse in helping them carve out a decent living compared to their male counterparts. They face higher levels of income insecurity, little to no labor protection or social welfare, and are not recognized as integral to growth (Chen et. al 2005; ILO 2011). While these circumstances befall most participants in the informal sector regardless of gender, it will be shown that women are at a higher risk than men in most scenarios. It should also be noted that men are indeed integral parts of the informal economy, but when they are mostly concentrated in higher income activities when compared to women (Chant & Pedwell 2008), it becomes hard to argue that the informal economy is a gender-neutral process.

As these discrepancies remain prominent in the informal sector, grassroots organizations have come to the forefront to help ease the problems women face in the informal sector. To show some of the ways in which organizations can effectively mobilize to overcome some of these obstacles, I will examine the Self Employed Women's Association of India (SEWA).

The Case of SEWA

In India, it is estimated that ninety million of the 314 million people in the workforce are women (Datta 2003: 353). Almost ninety percent of them are in agriculture and related activities, which include work in informal household industries, petty trades and services, and construction (2003: 353).

SEWA was registered in India as a trade union in 1972 by Ela Bhatt, who was a trade union lawyer in the Textile Labour Association (TLA) at the time. SEWA consists of self-employed women workers who voice their issues, organize as a collective, and pursue initiatives that will organize women for full employment. SEWA differs from traditional trade unionism in that, once recruited, the women form trade cooperatives in an effort to become owners of their labor (Webster 2011: 110). SEWA is both “an organization and a movement” according to their official website; it incorporates more than 3000 self-help groups and collectives, owned, run, and controlled by the workers themselves (Jhabvala and Sinha 2006: 178).

Bhatt recognized a need for a mobilization of informal workers after she realized that the work being done by the wives of the textile workers was unpaid domestic work (Webster 2011: 106). They were also performing vital economic activities such as street vending, embroidering from home, recycling and various labor services. The works were not only important sources of household income, but also contributed significantly to India’s GDP (2011: 106). Possessing adequate skills that helped generate wealth, Bhatt came to discover that the women did not need counselling on how to run their households, instead, they needed help in defending their interests as paid workers since they were not protected by any of the labor laws in India at the time (2011: 106). In 1969, after living in Israel and taking a course on labor and cooperatives, Bhatt managed to persuade the president of the TLA to create a separate union for women within the TLA (2011: 106), and thus SEWA was launched.

Initially SEWA’s claim to being a trade union was dismissed by various officials due to preset notions of what a worker was, and being in the formal economy constituted the meat of those notions (Webster 2011: 107). As mentioned earlier, these notions still exist in India as well as other countries, which is why workers in the informal economy still do not possess protections comparable to those in the formal economy, and women even less so.

To help alleviate the risks associated with informal employment for women, SEWA has aggressively pursued initiatives of social security in order to increase and maintain workers’ productivity, thereby increasing their economic security. The elements associated with social security, to SEWA, include basic elements of healthcare, childcare, shelter, education, and insurance (Jhabvala and Sinha 2006: 179). Meeting the basic needs is foundational to further mobilization; once basic needs are met, women

can then become self-sufficient and maintain livelihoods on par with their male counterparts.

SEWA's programs have shown that social protection plays a vital economic support role to women in the informal economy. Its relevance is validated by the longevity of the programs; some started within the same decade SEWA was officially established, others in the 1990s. The common theme among these programs is that they are run by cooperatives that are headed by women. SEWA also has a global presence. They are affiliated with various organizations such as Homenet, Streetnet, and also have a division in Turkey. They have adequately shown that women are effective at mobilizing each other, and are better-suited at identifying problems most women in the informal economy face.

Assessment and Broader Implications

The economic situations of women in the labor market are often tenuous; they are often concentrated in small-scale operations with virtually no job security or social benefits from the state. Since states do not formally acknowledge the informal economy as integral to growth, initiatives to address the participants move at a muzzled velocity, if at all. This is bolstered by the fact that some states do not include the informal economy in official statistics, and for those that do, disputes of what constitutes informality arise, thereby leading to skewed estimations. These skewed estimations, preceded by a prejudiced supposition of what qualifies as "employment" have led to states being negligent of the realities faced by informal workers. It is only through organizations such as SEWA that governments are made to address the issues faced by informal workers. Through SEWA it was shown that informal workers, more specifically informal workers who are women, can nonetheless mobilize to overcome these obstacles and provide services and rights for themselves in the absence of support.

However, until formal employment is readily accessible to a majority of a state's populace, efforts to recognize and integrate the informal economy into the formal economy should be attempted. Integration into the formal economy includes social security coverage, an extension of workers' rights, and a willingness of state governments to address the grievances of informal workers. Using the case of SEWA in India, I will suggest some of the basic components of policies towards incorporating the informal economy and better recognizing and empowering female labor.

Solutions

Integrating the informal economy into the formal economy is a difficult issue, and has been the subject of much contention among scholars and policy-makers. Disagreements arise over its legitimacy as well as effective ways to operationalize labor. Four schools of thought are prevalent in the analysis of the informal economy and how to best approach the phenomenon. These schools provide legitimate insights, but they overlook critical linkages that are associated with the informal economy.

I. The dualist school, which is the most prevalent, asserts that the informal sector consists of marginal activities that provide income for the poor and a safety net in times of crisis (Chen 2006). Because of this adherence to a survivalist paradigm, the dualist school sees the informal economy as a phenomenon that can be fixed with the creation of modern jobs that provide credit and business development services to informal operators (Policies & Programmes n.d.). In addition to credit services they also believe that basic infrastructure and social services be provided to families in order to alleviate vulnerabilities such as inadequate housing and access to basic resources which include electricity and proper waste disposal (Policies & Programmes n.d.).

Despite its popularity, the dualist school overlooks the fact that the informal and formal sectors are intimately connected. There are several instances where they intersect, such as the relationship between waste pickers and garbage and recycling centers. Waste pickers are not formally employed nor are wage thresholds enforced, yet they contribute greatly to societies through their work in areas where municipal garbage collection is not present.

II. The structuralist school posits that the informal sector should be viewed as a set of micro-firms which are essentially extensions of larger firms (Chen 2006). Proponents of this system assert that workers would serve to reduce input and labor costs, thereby increasing the competitiveness of large capitalist firms. They differ from dualists in that they emphasize the formal and informal modes of production as being inextricably linked and interdepen-

dent. Structuralists also believe that the capitalist nature contributes to the growth of the informal economy rather than a lack of formal job growth (2006: 6). Their solutions to the informal economy revolve around the government addressing the unequal relationship between large firms and microfirms and regulating both employment and commercial relationships (Policies & Programmes n.d.).

Structuralists, however, overlook the growing evidence that participation in the informal economy does not necessarily produce enough revenue to sustain a living. Also, by not addressing social needs such as housing and healthcare, a regulatory policy intervention between informal workers and large firms does not guarantee an escape from poverty. In addition, if structuralist policies were implemented they would run the risk of further enlarging the informal economy without advancing it into the formal economy. As noted by the ILO (2011), if trade leads to increased labor competition for formal firms, they may be forced to become informal or to even rely on informal production methods in order to remain competitive.

III. The legalist school views the informal sector as being composed of micro entrepreneurs who choose to operate informally in order to avoid the taxation, time, and effort of formal registration (Chen 2006: 6). Attributing the reluctant nature of these entrepreneurs to the costly and cumbersome procedures of governments, legalists advocate for simplified and less costly bureaucratic procedures that will effectively integrate informal entrepreneurs (Policies & Programmes n.d.). In addition to simplified procedures, legalists also advocate the idea that extending property rights to the assets of informal workers will create an environment where informal workers can seize their productive potential (Policies and Programmes n.d.).

Legalists fail to account for the complexity in the makeup of the informal sector. They cast a broad net over informal workers, essentially categorizing them all as entrepreneurs when a significant number of them work for micro firms that are represented in collectives. In addition, these collectives do engage with their respective governments. Some of these collectives abide by sets of rules and regulations and are registered by the

government. The problem lies in the fact that equal representation between the sexes in these collectives is not prevalent, and not all workers receive the same wages. The dairy cooperative in India reinforces this assumption.

IV. The school of voluntarism adopts a more pessimistic view of informal workers by also focusing on their avoidance of regulation, but suggests that these acts are deliberately performed to enjoy the benefits of not being regulated (Policies & Programmes n.d). This approach makes the mistake of separating a minority category that would influence preventative legislation.

As the informal economy is not a homogenous group in terms of sex and occupation, each school makes legitimate arguments and assumptions, yet because of the informal economy's heterogeneity, integral policy structures that encompass all schools should be pursued. These policies should facilitate the integration of the formal economy, and address the exclusive problems faced by women.

Distinguishing where women in the informal economy differ from men lies in their diverging paths during youth. For example, in India poor young girls are often more likely to be used in child labor and less likely to attend school; consequently their health, nutritional needs, and education are a low priority (Jhabvala, R., & Sinha, S. 2006: 170). This pattern of exploitation continues during adolescence, as they combine the roles of being productive and reproductive while simultaneously performing unpaid caring work (2006: 170). The end result is a low-skilled, uneducated female who may have developed health issues of her own in addition to being a mother. In such cases, women are essentially confined to the informal economy while men are in a relatively better position to address poverty or even bypass it completely.

In the informal sector, street vendors are among the most visible as they represent a significant share of total employment in the informal economy. They occupy between 73 and 99 percent of employment in trade in most developing countries (Chen 2001: 4). In India, this occupation is growing and burdened by bureaucratic scrutiny. In all, an estimated 11 percent of all urban workers, approximately 14.4 million, earn their livings by selling goods or services from the streets (Chen et al. 2012: 10). While street vending is a prominent means of employment, it also provides an important marketplace in which goods and services can be bought at

affordable prices in convenient locations. Yet prior to 2014, street vending was considered an illicit activity and vendors were continuously harassed by local government and the police. In addition, as cities and towns around India modernize and facilitate growth, street vendors are looked upon as a burden and hindrance to urban planning. They are often evicted to make way for large-scale urban infrastructure projects.

Seeing a need to support the vulnerability of street vendors, the National Association of Street Vendors of India (NASVI) was established in 1998. Among their initiative of giving a stronger voice to street vendors, priority was placed on surveying the more obvious issues faced by them. In a report of seven cities in India in 1999, the troubles faced by street vendors were brought to the forefront (Sharit 2001). In addition, the report also presented unique issues faced by street vendors in relation to sex. It was found that women in particular face exclusive problems including a lack of adequate childcare, discrimination in the granting of loans from credit societies, greater poverty than their male counterparts, and not being allowed to occupy space on the pavement (2001: 23).

In addition, a common theme of local police corruption aggravated the ongoing injuries, with some women being extorted into paying protection fees in order to secure space and/or permission to sell. Once this report was brought to a workshop headed by the Ministry of Urban Development, the National Task Force on Street Vendors worked jointly with the NASVI to produce a national policy with and for street vendors. In 2004, a policy was adopted that recommended registration and identification cards for street vendors, and amended legislation and practice to reduce their vulnerabilities (Chen et al. 2012: 10). The implementation of this policy fell on deaf ears as few state governments enacted their own state policies based on the national policy.

Due to the lack of implementation, the NASVI called for a national law and even received support from the Supreme Court in 2010 when judgment was made for the “appropriate government authority to enact a national law by June 2011 to protect the fundamental rights of vendors and hawkers to carry on their business” (Chen et al. 2012: 10). These campaigns, however, met with opposition by government officials, more specifically, the Minister of Housing and Poverty Alleviation and the Minister of Law and Justice. Claiming that the appropriate government authority resided in state or local governments, the officials asserted that a national law was deemed unnecessary. The NASVI and other organizations that

helped change the views of these officials was enlisted for a national law in 2011 (2012: 11). A draft law was formulated by the Ministry of Housing and Urban Poverty Alleviation in consultation with the NASVI and other organizations of street vendors and was presented to the Parliament of India for its decision at the winter session of 2012-13. It was passed in the lower house in 2013 and the upper house in 2014. It allowed for registration of street vendors as well as establishing demarcated areas for vending that were protected by law.

The measure in India to protect street vendors does not adequately address home-based workers, who are 85 percent female (Chen 2001: 4). It is at this point that other social and economic woes must be addressed, such as housing and opportunities for home-based workers to expand their operations in order to live a more decent life. Questions, however, arise as to whether programs geared towards addressing these issues are viable and, more importantly, sustainable. SEWA provides not only an answer but the process as well.

Through SEWA, cash loans for the purchase of supplies and the purchase or upgrading of equipment for home-based workers were initiated in 1977. There were 173 applicants in 1978, but the number rose to 29,500 in less than two decades (Obino 2013: 3). The repayment rate was greater than ninety-five percent, on par with and even exceeding more mainstream banks in the area. Because of the success, SEWA began expanding loans from Rs 2000 up to Rs 100,000 in 2013 with interest rates ranging from twelve to seventeen percent. The loans are usually paid back in decreasing rates of 18 percent in 35 monthly installments. When gathering information on what exactly their clients were purchasing, the bank found that over 44 percent of the money borrowed was being used for the purpose of repairing or upgrading the family house. As Obino (2013: 4) notes “(I) n the vast majority of cases, housing improvements were explicitly linked to the members’ desire to expand their productivity” (2013: 4). This is explained by instances where improvements to electrical connections allowed women to use sewing machines to produce items to sell.

Yet improving the house can only be achieved if housing finance is available for a woman and her family. As the lack of access to land serves as a key source of disenfranchisement for women (Property Rights and Tenure Security n.d.), the MHT answers this issue by providing housing assistance to all of its members. The house is a key vehicle in escaping poverty as it allows for women to access loans and adequately protects and

stores their assets (Property Rights and Tenure Security n.d). The MHT expands the offer of housing loans beyond SEWA Bank's own limitations by offering larger loans tailored to the incomes of women in the informal economy and by shifting the focus of housing interventions from single individuals to entire communities (Obino 2013: 8). Most important is their notion of transitional tenure. It is a concept of a guaranteed ten to fifteen years of non-eviction for loan applicants. In accordance, once a loan application is submitted, MHT officers obtain assurance from urban planning regulations regarding evictions in the relevant settlements. This security frees the mind of applicants and allows them to fully invest in the house and not weigh the costs associated with an untimely eviction. In addition, a woman's husband is also included as a co-recipient of the loan and loans are only processed to active members who are backed by a guarantor. As the MHT provides awareness and training activities to the areas they service, the guarantor is usually a neighbor or family member. Coupled with investments to the house, this promotes a more robust business, placing home-based women workers in a better position to help their families escape poverty.

The actions of the NASVI and SEWA effectively integrate most of the policy initiatives carried by the four schools. The expansion of rights and formal registration for street vendors echoes the policy initiatives of legalists and, to a great extent, the school of voluntarism. The initiatives of the SEWA Bank and MHT help to establish social coverage advocated by dualists. In addition, as home-based workers become more independent and repay their loans, they will be able to adequately address the issues of poverty, a notion overlooked by structuralists.

Conclusion

Ultimately, the informal economy is a persistent part of the global economy. The formalization of every informal enterprise is practically unfeasible and economic downswings, which contribute to the growth of the informal sector, occur regardless of one state's initiatives. In addition, many people look to obtaining revenue outside of regulation and taxation. Furthermore, there is no one comprehensive piece of legislation that will be inclusive of the heterogeneity of the informal economy. The specific challenges faced by women such as housing and access to credit may not be issues faced by men. In addition, the gendered process of the informal economy almost guarantees the exploitation of women in various infor-

mal sectors. The situation of women dairy farmers in India reinforces this point. Conversely, patriarchal norms present a formidable obstacle to gender equality, as the Workers Brigade in Ghana has shown. Therefore, a balanced mix of policies addressing the needs of informal workers both men and women needs to be undertaken. However, until states abandon their patriarchal notions, women-led organizations such as SEWA will often do a more efficient job with addressing and mobilizing the overrepresented population of women in the informal sector.

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