

# WOMEN'S VOICES AND LEADERSHIP IN ORGANIZING AFRICA'S INFORMAL ECONOMY

A CROSS-COUNTRY ANALYSIS



# Women's Voices and Leadership in Organizing Africa's Informal Economy

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The Inclusive Labor Institute (ILI) is a worker-led, grassroots knowledge center on the conditions and experience of work for the 2 billion+ essential workers who power the informal economy and the future of work. ILI provides grassroots worker organizations and advocates a platform for sharing information and collaborating on opportunities to improve the standing, and strengthen the voice of informal workers. ILI empowers workers by expanding knowledge through a data-driven, grassroots-led approach and partners with local organizations to provide a comprehensive understanding on the conditions of informal workers, especially for women workers.

Launched by the Global Fairness Initiative (GFI) and a coalition of grassroots partners, ILI provides a platform for engagement and access to data and information for local, regional and international organizations alike. This includes online training tools, digital technology, and a catalogue of Institute-led and partner-sourced studies. Through the Inclusive Labor Institute, GFI gives individuals and organizations tools, information and a collaborative space to advance labor rights, women's empowerment and social and economic progress so that communities of promise can become centers of prosperity.



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### About INFORUM

The INFORUM represents over five million informal economy workers in Ghana, stands up for employees and the self-employed workers, works to maximize the employment and overall income of workers, as well as protect and improve their working conditions.

### About FETTEI-CI

FETTEI-CI, founded in 2017, works to contribute to the transition from the informal economy to the formal economy in Cote d'Ivoire.

### About FEPTIWUL

FEPTIWUL is an informal-based trade union organization that aims to advocate and promote balanced respect and integration of street sellers, vendors, hawkers and informal traders to have a voice in the informal sector of Liberia.

### About SADSAWU

SADSAWU is a domestic workers union fighting for the rights of domestic workers all over South Africa.

### About SYTRIECI

SYTRIECI is a trade union for independent workers of informal economy. Its mission is to strengthen informal economy workers through protecting and promoting their rights and socio-economic interests.

### About TILI

The Tunisia Inclusive Labor Initiative, a Tunisian organization, works to catalyze opportunities and policies to create greater inclusion of Tunisia's informal sector into the formal economy.

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## LIST OF ABBREVIATIONS

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<b>FETTEI-CI</b>	Fédération des Travailleurs et Travailleuses de l'Economie Informelle du Côte d'Ivoire
<b>FEPTIWUL</b>	Petty Traders and Informal Workers Union of Liberia
<b>FGDs</b>	Focus Group Discussions
<b>GCWW</b>	Grassroots Center on Women in Work
<b>GFI</b>	Global Fairness Initiative
<b>ICT</b>	Information and Communication Technology
<b>ILI</b>	Inclusive Labor Institute
<b>ILO</b>	International Labor Organization
<b>INFORUM</b>	The Informal Economy Workers' Forum Ghana
<b>ITUC</b>	International Trade Unions Confederation
<b>NGOs</b>	Non-Governmental Organizations
<b>OECD</b>	Organization for Economic Cooperation and Development
<b>SADSAWU</b>	South Africa Domestic Service and Allied Workers Union
<b>SYTRIECI</b>	Syndicat des Travailleurs Domestiques et Indépendants de l'Économie Informelle du Rwanda
<b>TILI</b>	Tunisia Inclusive Labor Institute
<b>UNICEF</b>	United Nations Children's Fund
<b>WEE</b>	Women's Economic Empowerment
<b>WIL</b>	Women in Leadership

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# EXECUTIVE SUMMARY

Women compose a majority of members within worker associations and unions, however, leadership positions and high-ranking offices remain dominated by men. Although progress has been made over the past half century towards achieving gender equality in the fields of employment, business, political participation, and leadership, the situation of informal women workers remains harsh, and the implementation of programs targeting gender equalities and societal changes has been slow and uneven.

This report investigates the underrepresentation of informal women workers in Africa's organizing movement, with a focus on six African countries: Cote d'Ivoire, Ghana, Liberia, Rwanda, South Africa, and Tunisia. It underscores why women are not joining organizing movements (unions and workers' associations), and when they do, why do they continue to face discrimination and seldom reach leadership positions. Through examining the context of informal women workers' participation, we can outline and understand the challenges that stymie their ability to obtain leadership positions, and what are the opportunities for overcoming these barriers.



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## Overview of Key Findings

→ **Women have a better chance to be equally represented among leaders**, and to gain lasting credibility as leaders, if they contribute to changing workers' conditions, and have an awareness of the needs of the informal workers.

→ **Women continue to face restrictions and hardship**, especially in the world of work, around gender biased social norms and attitudes that limit the time and energy an informal woman worker can devote to social activities and leadership.

→ **Business success, income, communication skill, and freedom to act, as well as, awareness about sexual harassment, violence against women, and the unequal distribution of the household tasks between women and men contribute to leadership attainment.** A person who is more aware of factors and inequalities is more likely to be active in organizing movements, and to become a leader.

→ **Gender is not a significant variable by itself.** Men and women with similar characteristics of skills, entitlements and wealth, who enjoy the same power and autonomy in terms of decision making and freedom and face the same constraints and challenges, have equal opportunities and are equally likely to become leaders. Women do not lag behind men because they are women, but because of the social and cultural barriers and the various forms of gender inequality imposed on them. Women face more constraints and challenges than men. Therefore, breaking these social barriers and constraints gives women equal opportunities and fair access to effective leadership in all domains, including worker organizations.

→ **Government interventions to support informal economy workers, particularly women, through the provision of essential services can strongly improve women's capacity in time, effort, and power to achieve leadership positions.** Investment in informal women workers with low capital through advocacy, financial support, and reduced taxes to help promote their businesses can increase their income and self-confidence, and outwardly increase their chances and perception of becoming successful leaders.

→ **Unions and worker organizations must work alongside municipal and national government authorities, civil society organizations, local and international partners, and businesses to improve the cultural, economic, and social situation of informal women workers.**





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# INTRODUCTION

Close to 85% of the workforce in Africa relies on the informal economy and have informal jobs; in Sub-Saharan Africa, this proportion is close to 90%. Development economists<sup>1</sup> who first addressed the concept and context of informality between 1950s to 1970s argued that as countries rise in economic prosperity and growth in formal and modern economies, as a result, the informal economy would gradually disappear. However, more recent history has proven the opposite. As certain countries modernize and have increased their economic wealth, these changes have not trickled down to the creation of adequate opportunities and jobs within the formal sector as previously imagined. Government policies and interventions to combat the negative repercussions of non-inclusive growth have not had the desired impact, and the majority of workers across African countries continue to solely depend on the informal economy for their jobs and basic livelihoods.

Past studies have indicated that in most African countries, women depend more on informal employment than men, often because they have no choice and less access to formal employment. For example, as indicated in Table A1 (see annex), women's rate of informal employment is 95.6% in Cote d'Ivoire and 93.7% in Liberia, compared to 88.1% and 85.7% respectively for men. Yet, exceptions exist in many countries; in South Africa and Tunisia, respectively, 33.7% and 31.9% for women operate in the informal sector compared to 34.3% and 49.5% for men. However, in total there are less

informal women workers than men because there are less women participating in the labor force; on average around 45% of the informal workers in Africa are women and 55% are men. Table A2 (see annex) gives the distribution of informal employment between women and men in the six African countries covered by this study.

Women's domestic responsibilities and unpaid labor serve as additional factors that impact the differences between men and women's participation rate within the informal economy. According to the World Bank,<sup>2</sup> women were assigned three times more of the domestic work than men in South-Africa and ten times more in North Tunisia. Unpaid labor prohibits women from joining the workforce by increasing their household burdens and tasks, therefore hindering their abilities to take on jobs far from their home, work long hours, or have careers that interfere with childcare. Unpaid work within the home enervates women's capacity to equally participate in the workforce compared to their male counterparts.

Larger gender inequalities and societal barriers place additional hurdles for women within the job economy. Gender discrimination and strict cultural expectations regarding women have curtailed women in both business and politics. Despite advancements in awareness and policies, educated women in the labor market are still offered less job advancement opportunities than men, and are a minority in terms of holding senior and middle management positions. In business,

the proportion of women employers in sub-Saharan Africa has increased less than 0.5% on average in the last three decades from 1.1% to 1.6%, while the number of male employers remains approximately twice the number of female employers. In politics, the proportion of seats held by women in national parliaments in the majority of African countries is less than one fourth. Rwanda, is the only country with over half of positions held by women at 60%.<sup>3</sup>

Organizing movements are another subset of society where women in leadership are not well represented. In worker-led movements worldwide, including in Africa, women are becoming increasingly integrated into trade unions, yet leadership positions within these movement largely remain with men. While union density (the proportion of workers affiliated to trade unions as a share of total workforce) remains below 10% in most African countries,<sup>4</sup> women's membership makes up a growing fraction of union participation.<sup>5</sup> Within the International Trade Unions Confederation (ITUC),<sup>6</sup> women constitute 42% of the membership of ITUC affiliates, but only hold 7% of top leadership positions.<sup>7</sup> Informal women workers especially are underrepresented, despite commitments from the ITUC and its African affiliated organizations (ITUC Africa and the National trade unions organizations) to take actions to promote women's rights and gender equality, and to integrate the informal workers in their membership and decision-making bodies.

Formal and informal unions and members place added expectations on their leaders that can prohibit women from rising up towards higher positions. Leaders and decision makers, particularly women, must be informed about the immediate and long-term fundamental needs of the informal workers they represent and respond to their concerns. Leaders must know about the limits and opportunities of campaigning and activism, and understand the complexity of informal economy issues, which are tied to fundamental economic development goals and issues.<sup>8</sup> They should be able to (i) achieve concrete results in the short-term, even if they can target only limited goals and focus on a few urgent needs, which vary across countries, and (ii) not ignore the long-term and wider developmental goals. The short-term targets include a fair distribution of home and children's responsibilities between women and men, equal pay for equivalent work, better access to social protections and health care and insurance, and the full protection of women against violence and sexual harassment. Long-term goals center around education, health, safety and working conditions, and income. It involves the need for the creation of good jobs, the improvement of the multidimensional situation of informal workers in terms of income, social protections and fundamental rights, as well as the sustainability of businesses<sup>9</sup> and increasing workers' enterprises' productivity. Moreover, reducing poverty and improving the conditions of informal women workers requires more than just improving their income, and depends on other non-monetary variables such

as access to quality health, education, safe water, electricity, security, a healthy environment, a reliable and affordable transportation system, and legal protection. For women to be promoted as leaders and to gain lasting credibility, women must be aware of these expectations and make a substantial difference in workers' conditions.

This study focuses on the underrepresentation of informal women workers leaders in Africa's organizing movement within six countries: Cote d'Ivoire, Ghana, Liberia, Rwanda, South Africa, and Tunisia. Its aim is to provide an overall perspective and create more awareness of the issue, while at the same time equipping unions within this study and other partner unions with the evidence of the importance of promoting women leadership in worker-led organizing to ensure further opportunities for leadership are given to a wider spectrum of membership.

To date, barriers to women's attainment of leadership positions has not been extensively examined from the point of view of unions and workers directly; in particular, why are women not initially joining organizing movement which could assist in facilitating access to financial, economic, and social protection benefits? The second objective of this report is to provide more clarity on the barriers and challenges that prevent women informal workers from accessing or scaling to leadership positions in organizing. The third objective is to identify factors that support women's participation and mechanisms to uplift women's voices, and to learn how government and organizations can address these barriers. This study overall seeks to understand the dynamics of women's voices and leadership in organizing.

To address these questions, a cross-country survey and a series of focus group discussions (FGDs) were conducted in the six countries. The data was analyzed according to a logical framework and using descriptive statistical analysis and a multivariate model to simultaneously take into account all the relevant variables and barriers likely to explain why informal women workers may or may not join an organizing movement and eventually become leaders.

The report is arranged into three sections. Section 1 outlines the methodology and the analytical framework, including the basic concepts and the constraints underlying gender inequality and the weak representation of women in the leadership and decision-making bodies. It also presents the design of the survey and the focus groups. Section 2 presents the results of the analysis and of the survey and the focus group discussions. Section 3 presents the conclusions, recommendations, and ways to move forward. These results and recommendations are intended to guide interested workers and worker organizations, leaders, partners, researchers, and decision makers—primarily unions—and other organizations acting in favor of women's rights, and government agencies in charge of programs in favor of informal women workers.





# METHODOLOGY

## Approach To Data Collection

Promoting women's leadership and understanding how to expand the voices of informal women workers is essential<sup>10</sup> but it is not sufficient for making the meaningful changes in the condition of informal workers. A more effective, new approach would be to address leadership promotion and changing the conditions of informal workers. Women have a better chance to be represented as leaders, and to gain lasting credibility, if they could make a difference in workers' conditions. It is important for them, and for all decision makers, to be informed about the immediate and long-term fundamental needs of informal workers, particularly women, and to respond to these concerns. They should be informed about the limits and opportunities of campaigning and activism, and about the complexity of the informal economy issues which are not separable from economic development and growth goals. Thus, this study was conducted in a participatory manner with leaders of informal worker unions, including women leaders, in order to identify future actions to improve the situation of informal women workers.

This research gathered data within an analytical framework that collected both direct and indirect determining factors to answer the research objectives. The study investigated information on workers' access to leadership positions, living conditions and household constraints, education, skills, and

cultural and social barriers, including norms and beliefs, to better explain holistically what stymies informal women workers within the organizing movements they join.

### *The Conceptual Framework and the Theoretical Model*

When evaluating the difference between male and female leadership, the question raised is: if we consider a group of informal workers, women and men, competing for leadership, what makes any individual belonging to this group more or less likely to become a leader? In other words, what factors determine the probability that these women will or will not reach a leadership position? If we take a woman and a man similar in every characteristic and condition, would the men still have a higher probability? Previous studies<sup>11</sup> suggest that social barriers, beliefs, and attitudes create the main barriers for women in the world of work, and more particularly, for informal women workers.

The empirical analysis was analyzed according to two complementary methods. The first method used descriptive statistics to examine the possible relationship between each factor (or type of factor) and the status of the informal worker within the union or the workers' association, and how this relationship differs between women and men. Preliminary conclusions were drawn based on the importance and statistical significance of each factor separately.

The second method was a multivariate approach which took into account all the explanatory variables and the interaction and interdependence between them. It was based on the following model (for a more technical formulation, see the endnote here<sup>12</sup> or annex 3).

**THE BASIC MODEL** says that the probability that any given person (a woman or a man) belonging to the sample first joins and then becomes a leader in an organizing movement depends on a set of explanatory factors characterizing this person: her/his family situation, the social constraints and barriers that limit her/his choices, her/his attitudes, professional experience, etc. The relationship between this probability and the explanatory variables is of the probit form.

The cross-country survey data provides the required information about these factors and allows for the quantitative estimation of this relationship.

## Barriers and Constraints

This subsection explains and justifies which factors were included in this model, such as what the main barriers and constraints were, and how they were captured by the survey to determine the probability of women leadership. Equimondo<sup>13</sup> provided comprehensive data about the barriers and restrictions imposed on women especially in the world of work and social activities. It reported that women perform, on average, 3.3 times more daily unpaid care than men. This limits the time a woman can allocate to her education, to her professional development, reduces her career opportunities, her leisure time, and time spent towards civil society activities and leadership. It is aggravated by the restrictive distribution of tasks and of decision-making power within the household. The concept that a woman's most important role is to take care of her home and to cook for her family remains the predominant rule according to the social standards in Africa, and more so in North Africa.

Moreover, to varying degrees and depending on the country and region, women face the risk of experiencing various forms of moral, physical, and sexual violence in the world of work, which limits their employment opportunities and discourages women from undertaking any activity outside their home in any unprotected space.

Although changes in attitudes and social norms are occurring, changes are slow. While the younger generations exhibit less gender biased, gendered practices and beliefs are still held widely amongst older generations.<sup>14</sup> Also, an important proportion of men support equality in the abstract but defend their privilege and the status quo in practice. Despite large bodies of evidence showing that women do not lack the necessary skills for leadership, many people, including women, perpetuate the belief that woman cannot be as good leaders as men. This attitude and the practices associated with this belief inevitably disadvantages women.

In this study, barriers and constraints were organized according to the following three categories:

- i. Those linked to women's skills compared to those of men,
- ii. Those which are determined by regulations and formal and informal institutions,
- iii. Those imposed and entrenched by prevailing customs, values, attitudes, and social norms.

### *Women's Skills*

The question about women's skills aimed to produce indicators about the socially biased negative attitude towards women. It was asked in general terms and targeted at specific skills in order to reveal the persistent contradictions characterizing people's beliefs concerning women's skills. Five-group skill classifications were adopted in this study and included communication capacities, trustworthiness, intelligence, ability to deal and solve problems, social skills, and strategic capacities. These broad categories allowed analysis of a much larger number of groups. Other studies use up to a nineteen-group classification.<sup>15</sup>

### *Legal and Institutional Barriers*

Although important actions have been taken to outlaw various forms of discrimination based on gender, there are still important exceptions, at least at the level of law enforcement. Legally, there are no distinctions between women and men to start a business, to access property and credits, or to hire employees; in practice, it is well documented that there are fewer women entrepreneurs than men—about a half in Africa. Men own more land and benefit from more credit from all financial sources. Women still experience violence and sexual harassment. Partly and depending on the country, such inequalities are due to legal and institutional regulations. The questionnaire included a block of questions about these kinds of constraints and barriers relevant for explaining leadership within unions and NGOs to test the hypothesis that success in business (and therefore the factors determining business success) also explain women's ability to become leaders.



## Social Values, Standards, and Attitudes

An important hypothesis was that social beliefs and values are deeply rooted within the fabrics of society and hard to uproot (but not impossible). In the questionnaire, a series of questions were devoted to these types of barriers. The questions first addressed the distribution of daily tasks and of unpaid work between women and men. They also addressed the balance of power between women and men, including decision-making power on important family choices such as the education of children, housing, travel, and women’s freedom. The study examined the intergenerational transmission of social standards, values, and attitudes which indicated how fast or slow these social barriers have evolved. A slow evolution means persistent inequalities, less freedom, and opportunities for women.

## Study Context

The survey was organized by the Global Fairness Initiative and Tunisia Inclusive Labor Institute in collaboration with their union partners in the six countries. It was designed and implemented according to a participatory approach under the supervision of Professor Mongi Boughzala and country teams including professional statisticians to guarantee that the required data quality and technical standards were met. Partners participated actively in the survey process: sampling, questionnaire design, data collection, and analysis. Each country partner formed a team including a union supervisor, professional statisticians, and the enumerators.

## Target Population and Sample

Informal women within the six countries exceed 15 million people. This researcher’s objective was not to provide a complete analysis for this large population or make conclusions for the entirety of informal women workers in general. Its scope and the target population for the study within each country was limited to informal women workers involved in worker movements (unions and associations) with the priority on women in leadership within these movements and a focus on women employers or self-employed (own account workers) in the informal sector. For controls and variability, respondents from outside this target population, including men, living in similar environments or cities, were added to the sample.

The final sample included 3,325 respondents, with at least 400 from each of the smaller countries (Liberia, Rwanda, and Tunisia) and at least 600 from each of the larger countries (Cote d’Ivoire, Ghana and South Africa). These numbers are to be interpreted as the required minimum. The sampling method was semi-random, as the sample structure by gender, age, region, activity sectors, and participation in workers organizations were predetermined according to the available information on the structure of the total informal workers population. Given the time and the resources allocated to this

study, not all of the countries’ territories were sampled from. Each country surveyed one to four regions or cities.

The sample design had 73% of respondents that were women and 27% that were men. The proportion between women and men was close to this average for the six countries, except for Rwanda which had less than 9% of male respondents.

**TABLE 1** Percentage of Women and Men Forming the Sample in the Six Countries

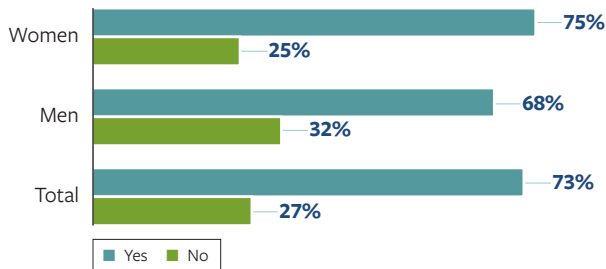
Country	Women	Men	Total
<b>Côte d’Ivoire</b>	66.78%	33.22%	100.00%
<b>Ghana</b>	71.99%	28.01%	100.00%
<b>Liberia</b>	61.08%	38.92%	100.00%
<b>Rwanda</b>	91.25%	8.75%	100.00%
<b>South Africa</b>	76.68%	23.32%	100.00%
<b>Tunisia</b>	70.58%	29.42%	100.00%
<b>Total</b>	<b>72.65%</b>	<b>27.35%</b>	<b>100.00%</b>

Regionally, 80% of the total sample population came from respondents living in urban areas, while 62% came from larger or cosmopolitan cities.



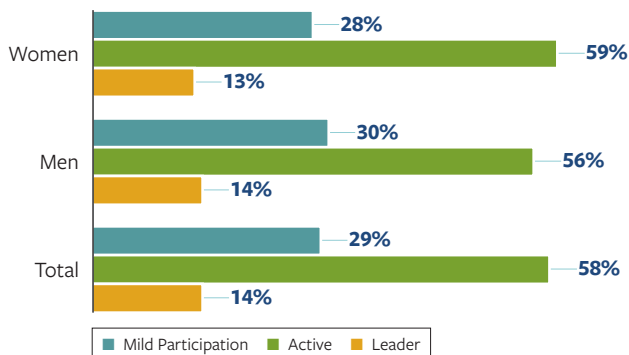
Seventy-three percent of respondents were active within unions or other organizations; 75% for women and 68% for men. This difference was reflective of the sample and did not definitely illustrate that in total women outnumbered men in these organizations.

**FIGURE 1** Participation in Unions and Other Organizations



Only 14% of respondents belonging to unions and worker organizations had a leadership status, and this was almost equally between women and men. The sample intentionally included an overrepresentation in order to focus on women leaders in these organizations.

**FIGURE 2** Status Within Organizations



### Questionnaire Modules and Testing Assumptions

The survey generated quantitative and qualitative data and was made up of eight modules and two open questions. The sections used direct or indirect (proxy) indicators to address the key questions of women in leadership within organizing movements, and to test the analytical assumptions.

The first module inquired about the standard personal data of the respondent, mainly their country, gender, age, marital status, and size of their family (household).

The second module was about housing and the living environment and conditions: where it is located (urban or rural), the quality of the housing, its access to the basic utilities (safe water, electricity, public sewage), and its safety.

The third module was about the education of the respondent, their parents, and their spouse or partner. These variables addressed the correlation between educational attainment and leadership, and between the respondent and her/his parents' education. Studies by OECD,<sup>16</sup> Onuzo et al.,<sup>17</sup> and UNICEF<sup>18</sup> have shown that children of parents with higher educational attainment, on average, also attain a higher education level. Parents' education has shown to influence their children's education and income, and possibly perceptions of women's rights and roles. Children of parents with higher educational degree or status, on average, also attain a higher education level. Education was expected to have a positive impact on gender equality within households and on women's emancipation and freedom in society more broadly.

The fourth module investigated the respondent and their family's health. Major family health problems more commonly fall on women to care for and manage. This responsibility could inhibit women from participating in organizing movements and leadership positions by constraining her time and effort.

The fifth module tackled the respondent's professional activity. Questions asked about the respondents' type of career and professional status, which may be as a family worker, employee, own-account worker, or employer. Family workers, by definition, contribute to the family's productive activities but do not obtain a cash counterpart for themselves. Women are more often in such status and are at a disadvantage. Employees work for a salary; employers in the informal sectors often own small businesses; and own-account workers are the head of a single worker enterprise, some of them are among the poorest, but not all of them. Questions moved to the respondent's profession, the sector in which they operated, their digital access, their social protections coverage, their capital and monthly income, and how satisfied they were with their business if they were not an employee. The data derived from these questions were essential for describing the working conditions and business productivity and to link leadership to business success and women's access to business opportunities.

The sixth module asked about respondent's involvement in a union or worker association. Questions determined if the respondent was a member and reasons why; if they had a current leadership position and their level of leadership; expectations from their leaders within organizing efforts and if their leaders were successful; and level of impact organizing had on obtaining equal rights between men and women and increasing access to leadership positions for women workers.

Modules seven and eight asked about the constraints and barriers limiting women's freedom, and their capacity to be active and to lead in the struggle for a better life. Questions asked about the barriers relating to skill sets of women



compared to those of men; inhibitors caused by regulations and formal institutions, and also by accepted informal institutional rules to which the respondent belonged; and challenges imposed and entrenched by prevailing customs, values, attitudes, and social norms. Indicators were thus obtained on the distribution of tasks between women and men within the family, women's ability to lead, the legal and institutional restrictions, social standards, values, and attitudes towards women.

The final two questions were open-ended. The first was about the respondent's opinion concerning the impact of government policies on the constraining barriers to women leadership and on women's opportunities and leadership compared to men's. The second was about what government and organizations should do to improve the situation of women informal workers in the world of work and organizing. Both questions covered assumptions one through seven.



## Focus Group Discussions

Focus group discussions supplemented survey data and provided qualitative information. Each country held one to three discussion group sessions with informal workers, external stakeholders, and organizing leadership. Participants ranged in gender, ages, occupations, sectors, levels of responsibilities, and leadership positions, and were separate from those who participated in the survey. Over 20 people participated in each of the focus groups in the 6 countries, and sessions were held between 2 to 3 hours. Answers were recorded through note takers and video recording. Focus group discussions included women currently in unions or

worker organizations who hold leadership offices; women who hold leadership positions in politics and government, business, art literature and cultural organizations; workers who are not members of organizing movements; members of unions with a leadership title; students; and older, educated workers.

Meeting topics covered the current access and positions of unions and worker organizations, barriers to access, discrimination experienced by women in society and within leadership, the role of informal economy and the integration with government's intentions, and the ways forward to promote women's rights and extend their capacity to lead.

## Challenges

In implementing the survey and focus group discussions several challenges were presented. First, language between the six countries, including regional dialects, presented earlier challenges. The survey was translated in English, French, and Arabic. Researcher, Professor Mongi Boughzala, spoke to enumerators, leaders, and supervisor in all three languages, and oversaw the translation of questions in both the survey and focus group discussions.

Second, translations and phrasing of questions was a barrier initially to the comprehension of the meaning and intention. Additional training sessions with enumerators, statisticians, and supervisors were held before deploying the survey to review each question and discuss the information and potential responses.

Third was imprecise demographic information such as income. As informal workers' occupation changes seasonally and has fluctuations in their income month to month, information regarding income and job type had the potential for error. Enumerators explained the questions to respondents and gathered the most accurate representation of income and job type from informants.

Another barrier associated with income was the level of trust, as some respondents had concerns that reporting income would lead to higher payment for taxes. However, enumerators addressed this concern that information would not be shared with the government, and more than 70% of total respondents reported their income.

The fifth challenge was the use of new software technology by enumerators. The survey used Kobo Toolbox to collect survey data and was used on smart phones and tablets. Training was held with enumerators to understand the use of Kobo Toolbox, how to record responses, and how to submit responses. Responses from enumerators were monitored by statisticians throughout the data collection process, and responses from each enumerator were submitted to their corresponding statistician. At the close of each day, statisticians reviewed results.



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# THE SURVEY AND FOCUS GROUP DISCUSSION RESULTS

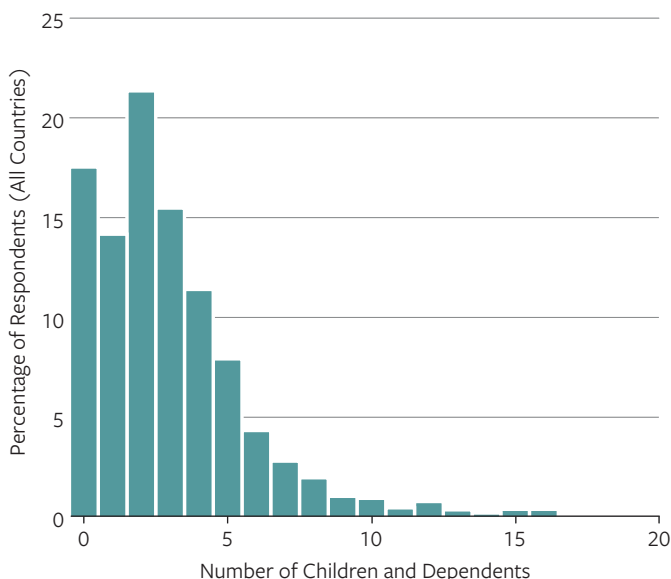
**The results of the survey are divided into four parts: work and living environment and conditions, challenges and opportunities, barriers and constraints, and the main explanatory factors of leadership through the result of the multi-variable quantitative analysis.**

## Work and Living Environment and Conditions

This subsection uses the survey data to describe the living conditions, entitlements, hardships, and daily challenges of the target population of this study. These conditions are all potential explanatory factors for the underrepresentation of women in workers organizing leadership. The harder these conditions are, the less likely people can devote time and energy to organizing and advocacy. Understanding this is essential to understanding the situation of women informal workers and reveals the potential barriers that may stymie their ability to reach leadership positions.

From the demographics, 85% of respondents reported they have a nuclear household where the number of children and dependents is less than or equal to five. Data indicated that most of those involved in organizing movements do not have large or extended families. This could suggest that women who care for large or extended families do not have time for joining organizing movements.

**FIGURE 3** Number of Children and Dependents





Of the 73% of respondents who are participating in unions or NGOs, about 2/3 of women and men, had at least an incomplete secondary education, however, they were comparable to those who did not belong to any organization in terms of education. The comparable level of education of union and organization members and non-members suggests that the more educated are not more likely to join organizing movements.

Close to 12% of total respondents, women and men, had reached higher education. Except in Cote d'Ivoire and Rwanda, sample populations in Tunisia, Ghana, South Africa, and Liberia had an overrepresentation in the number of respondents with higher education compared to their national average. For example, in Tunisia, the share of informal labor force with high education is only 8% while in this survey sample it is 22%.

**TABLE 2** Distribution of the Respondents by Educational Attainment and Gender Across Six Countries

Gender	NA	None	Primary	Low Secondary	High Secondary	Higher Education	Total
Women	6.06%	8.90%	23.36%	24.91%	26.20%	10.34%	100%
Men	5.50%	8.57%	21.49%	23.32%	29.16%	11.62%	100%

NA means that the information is not available or given by the respondent.  
% is equal to the total number of respondents.

**TABLE 3** Respondents' Educational Attainment by Country

Country	Less Than Primary	Primary	Low Secondary	High Secondary	Higher	Total
Côte d'Ivoire	28%	30%	19%	15%	8%	100%
Ghana	12%	11%	39%	30%	8%	100%
Liberia	0%	4%	19%	53%	23%	100%
Rwanda	0%	68%	18%	12%	2%	100%
South Africa	0%	18%	24%	46%	13%	100%
Tunisia	8%	23%	21%	25%	22%	100%
<b>Total</b>	<b>9%</b>	<b>23%</b>	<b>25%</b>	<b>31%</b>	<b>12%</b>	<b>100%</b>



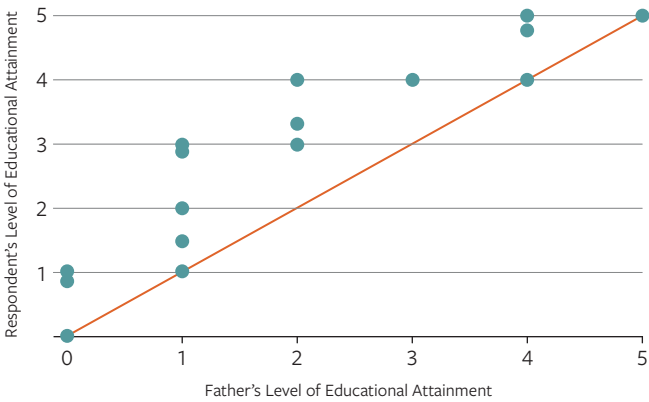
Educational attainment of respondents correlated with her/his family and social background. Table 4 and Figures 4a and 4b show the intersection of respondents' education and their parents'. More educated mothers have more educated children (Table 4). For example, more than two-thirds of the children whose mother attained higher education also went on to obtain higher education. This drops to one-third for the children whose mother never been to school (Table 4).

**TABLE 4** Respondent and her/his Mother's Educational Attainment

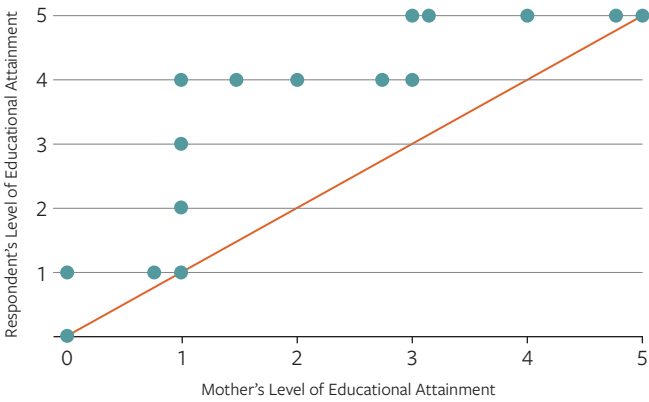
Respondent's Level of Educational Attainment	Mother's Level of Educational Attainment				
	Less Than Primary	Primary	Low Secondary	High Secondary	Higher
NA	5.81%	4.34%	3.18%	5.42%	10.53%
Less Than Primary	13.23%	3.08%	1.82%	0.99%	2.63%
Primary	27.30%	21.43%	12.27%	12.81%	10.53%
Low Secondary	20.71%	28.71%	26.82%	22.66%	10.53%
High Secondary	23.37%	29.83%	43.41%	38.92%	27.63%
Higher	9.58%	12.61%	12.50%	19.21%	38.16%
<b>Total</b>	<b>100.00%</b>	<b>100.00%</b>	<b>100.00%</b>	<b>100.00%</b>	<b>100.00%</b>

Those whose father did not go to school also did not go beyond low secondary education. Those whose father had a primary education reached the higher secondary level, and fathers who completed secondary education or more sent their children to universities. This indicates a positive relationship between parental education and children's educational level. This means that there is an intergenerational transmission mechanism of both physical and human wealth which limits the equalization of opportunities for the poor informal population and takes a long time to overcome.

**FIGURE 4a** Respondent and Her/His Father's Education



**FIGURE 4b** Respondent and Her/His Mother's Education

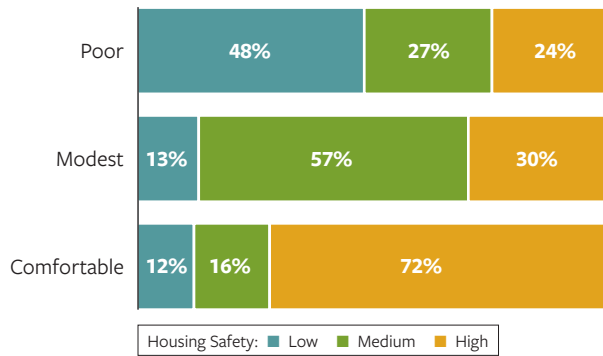


1 = Less than Primary 2 = Primary 3 = Low Secondary 4 = High Secondary 5 = Higher

The y-axis is for the respondent' education; x-axis is for respondent's father's education in figure 4a and for the respondent's mother in figure 4b. Numbers 1 to 5 correspond to the five education attainment levels. 1= Less than primary; 2= Primary; 3= Low secondary; 4= High secondary; 5= Higher education. The chart says that if the father had no education (x = 1) the observed level of education of the respondents (the children) is between 1 and 3 (y= 1, y= 2, or y= 3), where 3 corresponds to lower secondary education. If the father completed primary education (x= 2) the observed level of education of the respondents is between 3 and 4, where 4 corresponds to high-secondary education. If the father had a high (university) education (x= 5) the observed level of education of the respondents is also equal to 5 (university education).

In addition to educational levels, housing conditions can also create an impact on joining a union and participating in leadership. Eighty-four percent of respondents live in modest or poor housing where 80% of people had access to electricity, and about 40% did not have running or safe water at home. Survey participants' housing were often in unsafe areas where people were likely to be aggressed or robbed. Seventy-five percent of the poor and modest housing were in low safety areas leading to restrictions in their freedom to move.

**FIGURE 5** Quality of Housing and Safety



Housing quality was self-reported by respondents on a three-point scale, defined as: 1) Poor 2) Modest 3) Comfortable.

Safety was self-reported by respondents using the following metrics to describe their neighborhood: 1) Unsafe, 2) Limited Safety, 3) Very Safe. If clarification was needed, this question was described as the probability of being aggressed or robbed in one's neighborhood.

Forty-three percent of respondents declared that they had at least one child suffering from a severe disease. Seventy-nine percent could not afford appropriate health care for their family and themselves, 42% of whom were completely unable to afford health care, and 37% were partly unable. To the question "what is to be done to improve their situation" (the open question), about one out of three declared that health and social insurance were a high priority.

The data showed that respondents who were members of unions or organizations had slightly better income and living conditions than the non-members, indicating poorer workers may be less likely to participate and to become a leader.

**TABLE 5** Average Income Per Month in USD According to Participation in Workers Organizations

	Average (Mean)	Standard Error
<b>Members</b>	\$172.5	7.1
<b>Non-Members</b>	\$142.7	7.3

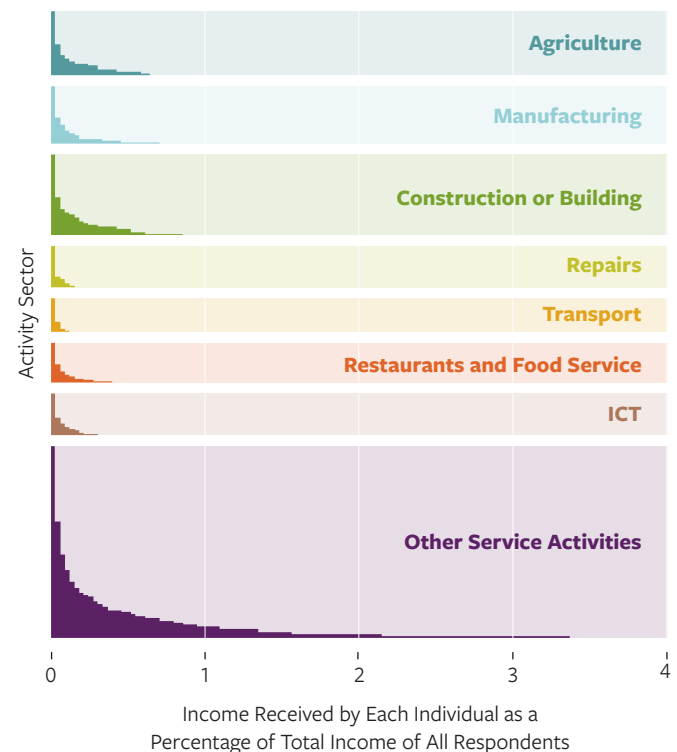
Income varied due to the instability of informal work. However, approximations were provided showing that 88.39% of respondents make less than \$300 USD per month. For a family of 5 people, on average, this corresponds to \$2 per person per day. Only less than 50 individuals made \$1,000 USD or more per month.

**TABLE 6** Distribution of Average Income (in USD) Per Month Across Countries

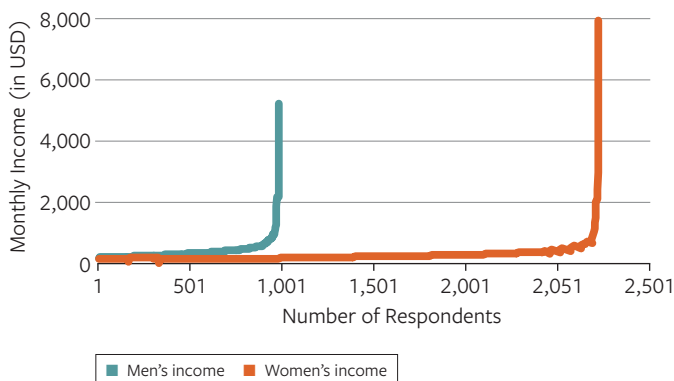
Monthly Income in USD	Percentage of the Respondents
<b>Less Than \$100</b>	54.50%
<b>\$100 to \$200</b>	20.66%
<b>\$200 to \$300</b>	13.23%
<b>\$300 to \$1,000</b>	10.59%
<b>More Than \$1,000</b>	1.02%
<b>Total</b>	<b>100%</b>

Income varied according to the sector. The respondents came from agriculture; manufacturing; construction or building; repairs of automobile, motorcycles, and other machinery; transportation; restaurants and food service activities; information and communication technology (ICT); and other services. Across sectors and on average, data indicated that women earn about half the income of men.

**FIGURE 6** Income Distribution by Activity Sector

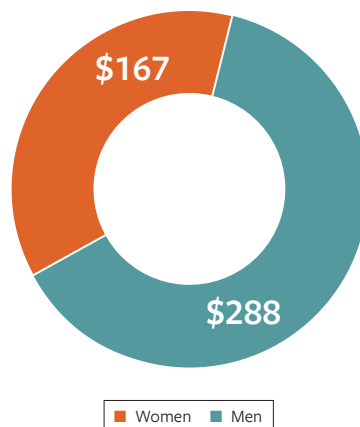


**FIGURE 7** Monthly Income by Gender



x-axis = 802 men (blue) and 2,314 women (orange) ordered from the lowest to the highest income. y-axis = income.

**FIGURE 8** Average Monthly Income in USD by Gender



In professional status or work, there were more women in the lowest income status (contributing family unpaid workers) and less in the highest status (employers). Half of the respondents were either unpaid contributing family workers, or employees; one-third were self-employed and 7% were employers.<sup>19</sup>The survey's 7% proportion overrepresented employers in the informal economy in Africa.<sup>20</sup>

**TABLE 7** Distribution of the Respondents by Professional Status

Country	N/A	Contributing Family Worker	Employee	Own Account Worker	Employer	Other	Total
<b>Côte d'Ivoire</b>	0%	15%	75%	3%	5%	4%	100%
<b>Ghana</b>	0%	7%	18%	66%	7%	2%	100%
<b>Liberia</b>	0%	44%	46%	10%	0%	0%	100%
<b>Rwanda</b>	0%	3%	3%	81%	4%	9%	100%
<b>South Africa</b>	2%	16%	50%	18%	1%	13%	100%
<b>Tunisia</b>	0%	12%	27%	26%	28%	7%	100%
<b>Total</b>	<b>0%</b>	<b>16%</b>	<b>38%</b>	<b>33%</b>	<b>7%</b>	<b>6%</b>	<b>100%</b>

Access to finances and credit can assist families to expand business, plan for emergencies, and have more economic freedom. Data from the survey showed that both women and men equally depend on family members for loans. However, 52% of respondents had access to either microcredit or banks. Twenty-six percent of women respondents reported receiving loans from the bank in comparison to 31% of men. Some countries have lower barriers to obtaining loans or micro-credits for informal workers. Banks in Ghana and Liberia are more open to informal workers, while micro-credit is more developed in Rwanda. In Tunisia, both micro and bank credits are not easy to access for informal workers, women and men. Overall, this result suggests that union and organization members gain relatively easy access to external

financing, though this could be a factor of the sample and not the generalized population. This<sup>21</sup> small window does indicate that informal women workers and businesses lack capital and strongly ask for more credit and financing possibilities.

**TABLE 8** Sources of Financing

Gender	Family and Friends	Micro-Credit	Banks
<b>Women</b>	48%	26%	26%
<b>Men</b>	49%	20%	31%
<b>Total</b>	<b>48%</b>	<b>25%</b>	<b>27%</b>



**TABLE 9** Percentage of Respondents Receiving Credits From Micro-Credit Associations and Banks by Country

Country	Micro-Credits	Banks
Cote d'Ivoire	28.38%	17.86%
Ghana	19.62%	51.41%
Liberia	25.83%	38.33%
Rwanda	50.00%	15.83%
South-Africa	13.27%	18.33%
Tunisia	18.97%	6.47%



Five of the six countries and 83% of respondents, both women and men, asserted that it is easy for women to start a business, meaning that government has legal aid and provides more mitigated assistance to help business owners upstart. Tunisian respondents stated that only 40% of women could easily start a business, while the majority stated businesses are difficult to get off the ground for both men and women.

**TABLE 10** Ease to Start a Business for Women

Country	N/A	Yes	No	Total
Côte d'Ivoire	0.00%	98.50%	1.50%	100.00%
Ghana	0.00%	88.48%	11.52%	100.00%
Liberia	2.09%	97.91%	0.00%	100.00%
Rwanda	13.75%	86.25%	0.00%	100.00%
South Africa	18.45%	81.55%	0.00%	100.00%
Tunisia	0.00%	40.12%	59.88%	100.00%
<b>Total</b>	<b>5.95%</b>	<b>83.00%</b>	<b>11.05%</b>	<b>100.00%</b>

However, even with more women start-ups, only 13% of women and men have been successful (12% of women and 14% of men).<sup>22</sup>

**TABLE 11** Business Success for Women and Men

Gender	Difficult	Stable	Successful	Total
Women	43%	45%	12%	100%
Men	42%	44%	14%	100%
<b>Total</b>	<b>43%</b>	<b>44%</b>	<b>13%</b>	<b>100%</b>

Social norms, values, and beliefs have been persistent and are often used by men to justify discrimination against women. The predominant traditional gendered distribution of tasks between men and women, especially within the informal economy and within the household, remains in favor of men. Women are assigned most of the unpaid domestic work and unpaid labor. They spend on average more than 3 times longer on daily home care than men, inevitably at the expense of their educational opportunities, careers, and social activities. Survey results and assertion from participants from focus group discussions indicated similar results.

Most respondents, women and men, agreed that women can communicate well (Table 12), are able to deal with problems, find and implement appropriate solutions, and are as skilled as men in terms of social skills and the other required skills. Yet, 33% of them still believed that women are not skilled enough for leadership.

**TABLE 12** Women's Skills

<b>Respondents View that Women are More Trustworthy than Men (in % of total)</b>	<b>Yes</b>	<b>No</b>	<b>Total</b>
<b>Women</b>	55%	45%	100%
<b>Men</b>	67%	33%	100%
<b>Total</b>	<b>58%</b>	<b>32%</b>	<b>100%</b>

<b>Respondents View that Women Communicate As Well As Men</b>	<b>Yes</b>	<b>No</b>	<b>Total</b>
<b>Women</b>	92%	8%	100%
<b>Men</b>	88%	12%	100%
<b>Total</b>	<b>90%</b>	<b>10%</b>	<b>100%</b>

<b>Respondents View That Women Are Not Skilled Enough</b>	<b>Yes</b>	<b>No</b>	<b>Total</b>
<b>Women</b>	67%	33%	100%
<b>Men</b>	70%	30%	100%
<b>Total</b>	<b>67%</b>	<b>33%</b>	<b>100%</b>

Household responsibilities have evolved marginally compared to past generations as intergenerational transmission of traditional and religious beliefs and gender bias still dominates. Sixty-three percent of men said that they helped with their children's daily care and 58% of women agreed with the men's statement. Forty-one percent of men reported that they share the main family decisions with their spouse, while more than half, 55%, of men made decisions without consulting with their wives. Less than 2% of informants reported women as the main decision maker at home, often because there was no man to share the decision with.

**TABLE 13** Respondents' View That The Main Role of Women is to Take Care of the Home and Children (Percentage)

<b>Gender</b>	<b>Yes</b>	<b>No</b>	<b>Total</b>
<b>Women</b>	50%	50%	100%
<b>Men</b>	46%	54%	100%
<b>Total</b>	<b>49%</b>	<b>51%</b>	<b>100%</b>

**TABLE 14** Who Makes the Main Decisions at Home?

	<b>Men</b>	<b>Shared</b>	<b>Women</b>	<b>Other</b>	<b>Total</b>
<b>According to Women</b>	51.03%	47.60%	0.90%	0.16%	100%
<b>According to Men</b>	55.64%	41.05%	2.69%	0.21%	100%
<b>Total</b>	<b>52.29%</b>	<b>45.81%</b>	<b>1.39%</b>	<b>0.17%</b>	<b>100%</b>

Education, which is often seen as a liberator and engine for changing attitudes, showed to have caused smaller positive impacts on men’s attitude than projected. For men with primary education, 48.9% reported they believed that women’s role is to take care of her home and children. This proportion decreased, but only to 46.1% for men with university-level education. The overall proportion across educational levels was close to 50% in 5 of the countries. In Cote d’Ivoire, it was 30%, but it was 62.5% in Liberia (Table 16).

**TABLE 15** Proportion of Men Who Believe That Women’s Role Is To Take Care of The Home and Children By Educational Attainment

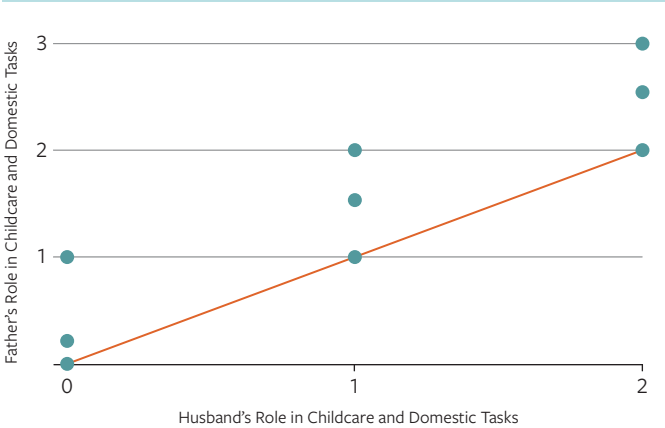
	NA	Yes	No	Total
<b>Less Than Primary</b>	0.00%	45.25%	54.75%	100.00%
<b>Primary</b>	0.66%	48.82%	50.52%	100.00%
<b>Low Secondary</b>	0.36%	49.09%	50.55%	100.00%
<b>High Secondary</b>	1.36%	47.09%	51.55%	100.00%
<b>Higher Education</b>	0.49%	46.12%	53.40%	100.00%
<b>Total</b>	<b>0.71%</b>	<b>48.10%</b>	<b>51.19%</b>	<b>100.00%</b>

**TABLE 16** Proportion of Men Who Believe That Women’s Role is To Take Care of Her Home and Children by Country

Country	NA	Yes	No	Total
<b>Côte d’Ivoire</b>	0.00%	29.55%	70.45%	100%
<b>Ghana</b>	0.00%	47.04%	52.96%	100%
<b>Liberia</b>	2.48%	62.53%	34.99%	100%
<b>Rwanda</b>	0.25%	57.00%	42.75%	100%
<b>South Africa</b>	1.51%	47.10%	51.32%	100%
<b>Tunisia</b>	0.00%	52.47%	47.53%	100%
<b>Total</b>	<b>0.71%</b>	<b>48.09%</b>	<b>51.20%</b>	<b>100%</b>

In evaluating the male respondents’ willingness to share unpaid household tasks with his wife and help with children, it was shown that if their father shared these tasks at least ‘sometimes’, the respondent did too. If their father never shared or participated in household work, neither did the male respondent. This indicated a positive relationship between father’s behaviors and outlook towards household duties and how male respondents behaved.

**FIGURE 9** Intergenerational Transmission of Social Standards



X-axis—#1 husband does share the tasks of children and home care with his wife; # 2 husband who do not share the tasks of children and home care with his wife.  
 Y-axis—#1 father often helps; #2 sometimes; #3 never helps.

Personal autonomy and freedom to decide were key to understanding why women fall behind in leadership. When asked why women do not join any organizing movements, 40% of women and 48% of men responded that women would not be allowed to participate freely in any activist movement or any important activity as they would need the permission of their husband, father, or any dominant man in the household.

Sexual harassment was mentioned as another reason. When asked whether they believed women are protected against sexual harassment and violence in the workplace, 35% percent of women and men said that women were not protected enough against this type of risk, especially outside her home (Table 16). In addition, fear of losing their income or losing their job completely was another barrier.

**TABLE 17** Percentage of Respondents Who Think That Women Are Not Well Protected Against Violence and Sexual Harassment at Work (By Gender)

Gender	Yes	No	Total
Women	65%	35%	100%
Men	65%	35%	100%
<b>Total</b>	<b>65%</b>	<b>35%</b>	<b>100%</b>



## Multivariate Analysis

This subsection presents the estimation of the multivariate model to determine, based on dependent variables, the probability any person, a woman or a man, joins an organizing movement and then becomes a leader. A set of explanatory factors were used and the model followed a probit distribution. Based on the descriptive and preliminary statistics, twelve variables were identified as likely factors:

1. **Gender** was used to determine if outcomes linked to being either a woman or a man;
2. **Family size** to measure if the number of children and dependents was a constraint for a person (particularly women);
3. **Family health problems** to measure another constraint that would prevent taking on any external responsibility (particularly for women);
4. **The respondent's education attainment** to measure skills, or perceptions of skills, needed for leadership;
5. **The respondent's spouse/wife education** to measure if spousal education level correlated with more autonomy for the wife and support for women;
6. **Business success** to measure if business success correlates with success in leadership, politics, and civil society;
7. **The respondent's income** to measure (a) success in respondents' business, (b) time allocation to job, household, and other external activities, and (c) ability to take financial risks;
8. **Communication skill** as a representative indicator of the leadership skills;
9. **Freedom** to measure autonomy within the home and community, and ability to make independent decisions (particularly for women);
10. **Sexual harassment and violence** to measure the safety and autonomy (particularly of women);
11. **How major decisions are made at home** to measure power-balancing within the home (particularly for women);
12. **Roles within the family** as indicators of (1) gender expectations, (b) power-balancing, (c) personal autonomy and decision to choose, and (d) constraints on time.

Using the survey data, the result showed that the variables that were highly significant as explanatory variables for leadership attainment were business success, income, and communication. The higher their values, the likelier the person would be active in organizing and later become a leader. Other highly significant variables included:

- a. Communication skills;
- b. Freedom to act;
- c. The respondents' educational attainment was not significant, but his/her spouse's educational attainment was significant and had a positive effect. As referred to above, most respondents, members of organizations or non-members, had similar distributions of education attainment.
- d. Gender by itself did not make the probability of becoming a leader higher or smaller. Men and women with the same characteristics across the variables were equally likely to become leaders.
- e. The awareness about sexual harassment and violence against women, and about the distribution of tasks and power within the family. A person who was more aware of the violence against women was more likely to be active and to become a leader.

## Qualitative Data from the Focus Groups and the Survey Open Questions

### Organizing Movement's Effectiveness

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In assessing the power, real or perceived, of unions and associations to represent informal workers, research participants stated that there were inefficiencies. Often organizing movements struggled to obtain and maintain enough resources and capacities to produce a significant impact and structurally changes to the situation of informal women workers. The presentation of unions' programs and main objectives were ambitious but too broad, and their evaluation of their past activities showed that they seldom translated these objectives in practical actions and plans. Therefore, to be more effective and credible, there is need for more effective, strategic planning and a clear long-term vision. Jointly, there needs to be action plans that are ambitious enough to create hope and encourage women (and men) to join the movement.

An action plan that incorporates training sessions and awareness-raising workshops and assistance for women and younger workers to obtain micro-credits are useful. But these changes must be noticed by members to create any significant

change for the mass of informal women workers. Informal women's workers expect improvement in their working conditions (marketplaces, health and safety of their work environment, etc.), and in the quality of education and school infrastructure for their children. Further, unions and worker organizations need to level up support to build the capacity of women informal workers to run for leadership positions and to fulfill their roles and responsibilities.

### Government and External Stakeholders

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Women workers and leaders emphasized the importance of government interventions on supporting informal economy workers through the provision of safe water, better schools, safer and healthier environment, health and social protections, trainings, and better working conditions. Data from the focus group discussions highlighted that women informal workers with low capital need advocacy and reduced taxes to help promote businesses. Priorities and agreement on long-term planning between organizers and government entities can create healthier, safer, and more effective solutions which directly impact workers' jobs and incomes.

In addition, unions and worker organizations must work alongside municipal and national government authorities, civil society, local and international partners, and businesses to relieve poverty and transition informality into the formal economy. Poor policies and ineffective programs have minimized organizing efforts. To move forward, organizations must dovetail their work with key coalitions.

### Households

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On the household level, focus groups in Cote d'Ivoire and Ghana addressed the hegemonic attitude of men, and described how prejudices in favor of male domination are transmitted within the family, including by mothers to their daughters. Gender roles and expectations between men and women, and income generation, was stated to cause conflicts as they perpetuated gender stereotypes and prevented women from earning more than her spouse.

Other factors mentioned as helpful for women to join and ascend to leadership positions included: women informal workers need to be trained in child-care and time management; women informal workers need help in teaching their children and getting them a good education; women should be taught on how to spend money wisely; getting along with family members; and women should remain focused on their goals.





## CONCLUSION AND RECOMMENDATIONS

This study's main question was what prevents women from reaching top leadership positions and from being more effective leaders? The cross-country data confirmed that the restrictions and hardship imposed on women, especially in the world of work, and gender biased social norms and attitudes were the most challenging barriers that limit the time and energy an informal woman worker can devote to her education and professional opportunities, not to speak of the time for social activities and leadership. Their situation is aggravated by hard living conditions and unfair distribution of tasks and decision-making within the household. Informal women workers must work long hours to earn a minimal income and may live in environments where essential services are not guaranteed. They face restrictions on their freedom of movement, in addition to the risk of violence and harassment against them, and by the risk of losing part or all of their income. These oppressive conditions and burdens leave them with little time, energy, and power to devote to trade union and political activities, and to reach for leadership positions.

The ultimate goal of the informal organizing movement in Africa is to make meaningful changes in the condition of informal workers, particularly women, which involves the improvement of informal workers' income, social protections,

fundamental rights (education, health, security, etc.), and the sustainability of businesses and investments. These objectives involve local and/or central governments and stakeholders beyond trade unions and other worker organizations alone.

Unions and organizations concerned about their women informal worker members need to target realistic but meaningful priorities, which vary across countries. Consistent with the hopes and demands of the respondents and the focus group participants, the following basic services are top priorities:

- Organize systematic and continuous trainings in basic environmental and health, including hygiene and cleanliness at work and at home
- Easy access to safe water
- Trainings on basic management and legal concepts
- Affordable and safe daycare facility for children
- Improved security everywhere
- Better education and health care
- Awareness raising about the situation of informal working women and the need to change it.



Unions and NGOs would be more effective if, strategically, they can form coalitions with other political forces willing to serve the same cause. It is in the interest of informal women workers to act hand-in-hand with men without giving up the contest for leadership. It is also crucial for them to rely on solidarity with other national and international trade unions such as the ITUC.

Based on the survey data and on the focus group discussions, it is clear that informal workers, both women and men, are pragmatic and less interested in abstract debates and concepts. They worry primarily about concrete issues and about how they can overcome their hardship and make their lives better. When asked about their expectations from their organizations and from their government, their personal interest ranked first. They care about better social services and infrastructure (education, health, and housing) and about the quality and security of their working conditions. Nevertheless, promoting women's leadership remains essential because of the bias against women. Women candidates running for a leadership position must be supported to compensate for their initial disadvantage compared to men.

The results of the multivariable analysis indicated that the main significant explanatory variables for access to leadership were business success, income, communication capacity. Also awareness about the violence against informal women workers, restrictions imposed on women in terms of personal freedom, and unfair biased distribution of roles and tasks between women and men within the family were additional important.

From these results we draw two main recommendations:

1. The reform of education, training programs, and curricula at all levels. Curriculum must be reoriented towards providing informal workers and their children with the appropriate technical and personal skills needed to access better jobs, leadership skills, awareness on women's emancipation, and stronger awareness of the injustice against informal workers in general, but particularly women. Unions and organizations, governments, international institutions, and NGOs should continue improving women's access to external financing and to resources needed to develop and succeed in business as a way for a better income, increasing women's self-confidence, and improving their chances to become successful leaders.
2. Raising awareness about women's rights should be a shared responsibility and integrated in all unions and organizations activities as recommended by the United Nation Women department.<sup>23</sup> As the UN-Women and many other institutions (ILO, OECD, World Economic Forum, universities, etc.) are actively campaigning worldwide for gender equality, unions and worker associations at the regional and country level should adopt

these practices to generate more understanding towards the plight of women, and increase opportunities for better inclusion. Some of the UN-Women recommendations, confirmed by the research here, demand and fight for:

- A fair distribution of the tasks between women and men concerning daily home and children care
- Equal pay for equivalent work
- Policies for full protection of women against violence and sexual harassment
- To teach the younger generation of the importance of gender equality, and how to implement it in practice, and
- The need to use social media and other platforms to raise women's voices in general and informal women workers in particular, and to publish information and analysis in order to promote a deep change of attitudes and social norms.

When women become equal to men politically, economically, social, and culturally, they have higher success in achieving positive outcomes and achieving success as leaders. Facilitating access to equity and equality across the spectrum of organizing and worker association movements will improve the representation of women in leadership positions, and provide an easier path for women to create change for themselves and their communities.



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## ENDNOTES

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- 2 World Development Indicators [World Bank Open Data | Data](#).
- 3 World Development Indicators | [DataBank \(worldbank.org\)](#).
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- 5 Union density varies between African countries. In Nigeria, union density is 9.9%; in Kenya, it is 9.7%; Ethiopia has 9.4%; Senegal has 7.4%; and Rwanda has 5.9%. Other countries have higher union density such as 41.9% in Tunisia and 29.1% in South Africa. In Tunisia, where union density is the highest in Africa and women's membership is above 40% their participation, women within highest leadership positions is 5%.
- 6 ITUC is the main international trade union umbrella organization, the global voice of the world's working people
- 7 [\(Women in Leadership Programme—International Trade Union Confederation \(ituc-csi.org\)\)](#).
- 8 For example, Sue Ledwith and Janet Munakamwe (2015) show in the case of Brazil and South Africa that gender leadership gaps and gender pay gaps are related (Ledwith, S., & Manakamwe, J. (2015). Gender, union leadership and collective bargaining: Brazil and South Africa. *The Economic and Labour Relations Review* 26(3). [10.1177/1035304615596316](https://doi.org/10.1177/1035304615596316)).
- 9 This approach is in line with the long-term strategic objective of formalizing informal activities and jobs proclaimed by the International Labor Organization (ILO. (2015). ILO Recommendation No. 204 concerning the transition from the informal economy to the formal economy.).
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- 12 More technically, this may take the form of the following equation: Probability (A person  $i$  becomes a member and then a leader) =  $f(X_i) + e$  Where  $X_i$  gives the value of the explanatory variables concerning person  $i$ .  $i=1, \dots, N$ ,  $N$  is the number of persons in the sample and  $e$  is a random variable. This equation is estimated quantitatively using the data collected according to the ordered probit regression method. The results are in section 2.
- 13 Equipundo (2022), The International Men and Gender Equality Survey.
- 14 Equipundo (2022), The International Men and Gender Equality Survey.
- 15 See Zenger et al. whose classification: “1) takes initiative, 2) resilience, 3) practices self-development, 4) drives for results, 5) high integrity and honesty, 6) develops others, 7) inspires and motivates others, 8) bold leadership, 9) builds relationship, 10) champions change, 11) establishes stretch goals, 12) collaboration and team work, 13) communicates powerfully and prolifically, 14) solves problems and analyzes issues, 15) leadership speed, 16) innovates, 17) technical and professional expertise, 18) develops strategic perspective, 19) connects to the outside world” (Zenger, J., & Folkman, J. (2019). Women Score Higher Than Men in Most Leadership Skills. *Harvard Business Review*. <https://hbr.org/2019/06/research-women-score-higher-than-men-in-most-leadership-skills>).
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- 19 Family workers, by definition, contribute to the family's productive activities but do not obtain a cash counterpart for themselves. Employees work for a salary; employers in the informal sectors often own small businesses; and own-account workers are the head of a single worker enterprise.
- 20 World Bank data (WDI) give a 2.6% proportion economy wide in 2020; it is smaller within the informal economy.
- 21 It is important to recall that the small size of the survey sample is representative of the small target population of the informal women workers active in unions and workers associations and not of the large population of all women informal workers.
- 22 Business success was self-reported by respondents using the following metrics: 1) No, I am not making enough money 2) On average, my income is not growing 3) My business and income are growing.
- 23 UN Women. (2023). Facts and figures: ending violence against women. <https://www.unwomen.org/en/what-we-do/ending-violence-against-women/facts-and-figures>

# ANNEX 1: THE QUESTIONNAIRE

## 1. Personal Data

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Code number of the respondent

GPS Coordinates

Q1.1 Name

Q1.2 Phone Number

Q1.3 Gender

Q1.4 Age (Years)

Q1.5 Marital Status

Q1.6 Number of children and dependents

## 2. Housing and Safety

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Q2.1 Location (City, Village, Rural Area)

Q2.2 Type of Housing (Poor, Modest, Comfortable)

Q2.3 Access to safe water (Has running water at home, Water available 400 meters or less away from home, Water available more than 400 meters from home)

Q2.4 Access to electricity (Yes, No)

Q2.5 Access to gas (Yes, No)

Q2.6 Access to public sewage (Yes, No)

Q2.7 Is your neighborhood safe? (What is the probability to be aggressed or robbed in your neighborhood?) (Unsafe, Limited Safety, Very Safe)

## 3. Education: Rate the educational attainment from None, Primary, Lower secondary, Higher secondary, Higher

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Q3.1 The respondent

Q3.2 The spouse/wife

Q3.3 Respondent's mother

Q3.4 Respondent's father

## 4. Health

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Q4.1 How far is the nearest public health facility from your home (km)?

Q4.2 How far is the nearest medical doctor from your home (km)?

Q4.3 How long does it take you to access the nearest care facility, including transportation and waiting time (in hours)?

Q4.4 Do you or your spouse/wife suffer from any severe chronic diseases?

Q4.5 Number of children having severe health problems

Q4.6 Can you afford the medical care you need for your family and yourself?

## 5. Professional Activity

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Q5.1 What is your professional status?

Q5.2 What is your profession/occupation? Select one. (1: Agricultural, forestry and fishery worker/farmer, 2: Technician, 3: Sales worker, 4: Building worker, 5: Metal and machinery worker (including machine operator), 6: Garment worker, 7: Other craft worker, 8: Elementary occupation (requiring little training, such as cleaning, street sale, refuse worker, agricultural helper...))

Q5.3 In what industry/activity sector are you employed? Select one. (1: Agriculture, forestry, and fishing, 2: Manufacturing, 3: Building, 4: Repairs of automobile, motorcycles, and other machinery, 5: Transport, 6: Restaurants and food service activities, 7: ICT, 8: Other service activities)

Q5.4 If in agriculture, how large is your farm (in hectares)?

Q5.5 If not in farming or fishing, how many people are you employing?

Q5.6 Are you ready to register your employees in the social security system?

Q5.7 What is the value of all the equipment and merchandise you use for your business, including other products you may have in stock? (Convert to US\$)

Q5.8 If you have debts, how much? Put zero if no debts (in US\$)

Q5.9 If you ever need credit, who is willing to lend you the money? (1: Family or friends, 2: Microcredit association, 3: Bank)

Q5.10 Regarding digital access in your business, do you use a smart phone or a tablet? (Yes, No)

Q5.11 Do you have easy access to Wifi? (Yes, No)

Q5.12 Do you use any social media platform (such as WhatsApp, Instagram, Facebook, etc.)? (Yes, No)

Q5.13 Could you please tell us, on average, what is your income per month? (Convert to US\$)

Q5.14 Do you think that you have been successful in your business? (1: No, I am not making enough money, 2: Average, my income is not growing, 3: My business and income are growing)

## 6. Organizing Activities

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**Q6.1** Are you participating in a union or any workers' organization? (Yes, No)

**Q6.2** If not, why not? (1: Family constraint, 2: Spouse or wife or family against it, 3: I will not be promoted and may lose my job if I participate, 4: These organizations have no impact)

**Q6.3** If you are engaged in any worker or professional movement, which organization?

**Q6.5** What are your main expectations from this organization? Select two choices from the following options: 1: Access to services and benefits for your business and family, 2: Access to social security, 3: Gender equality, 4: Better working conditions for informal workers, 5: Better infrastructure (education, roads, transportation...) for your community.

**Q6.6** What is your status within this organization? (1: Mildly active, including unregistered member, 2: Active registered member, 3: Leader)

**Q6.7** If in leadership, how would you rank yourself on the leadership scale of 1 to 5? (Select 1 for the lowest and 5 for top, effective leadership.)

**Q6.8** Overall, have your expectations been met and are you satisfied with your organization's performance? Rank your degree of satisfaction from 1 to 5 (1 for the lowest and 5th highest).

## 7. Constraints and Barriers to Women's leadership

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**Q7.1** Compared to men and assuming that men and women had equal opportunities during their life time, do you think women lack the skills required for leadership? (Yes, No)

**Q7.2** Do you think women can communicate as well as men? (Yes, No)

**Q7.3** Do you think men are more trustworthy than women? (Yes, No)

**Q7.4** Do you think that women are as smart as men and are able to deal with problems and find the right solutions like men? (Yes, No)

**Q7.5** Are women naturally better than men at managing social relations and emotions in work and as leaders? (Yes, No)

**Q7.6** Do men score better when it comes to fixing clear objectives and preparing plans for the organization? (Yes, No)

**Q7.7** Would you disagree with the results of the studies showing that on average men do not score higher than women in the skills needed for leadership and mentioned above? (Yes, No)

**Q7.8** Are women allowed to travel and work far away from their home as freely as men? (Yes, No)

**Q7.9** Do you think that women have equal opportunities to start a business? (Yes, No)

**Q7.10** Do women have equal access to credit as men? (Yes, No)

**Q7.11** Do women have equal access to land and property? (Yes, No)

**Q7.12** Can women hire employees as easily as men? (Yes, No)

**Q7.13** Can a woman engage in formal or informal workers organizations, or any other civil service organization, without having to ask for her father's or husband's permission? (Yes, No)

**Q7.14** In your current work environment, in practice, are women protected well enough against sexual harassment and all forms of violence? (Yes, No)

## 8. Attitudes and Norms

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**Q8.1** In your childhood, who dominated at home, especially when it comes to making important decisions (such as children's education, housing, etc.)? (1: The father, 2: Shared decision-making, 3: The mother)

**Q8.2** Had your father, and/or other men in your household, participated in domestic work (cleaning, cooking, taking care of the children, etc.)? (1: Never, 2: Sometimes, 3: Often)

**Q8.3** Do you think that normally a man should have the last word concerning household decision-making (especially important decisions)? (Yes, No)

**Q8.4** Do you think that the main role of a woman is to take care of her home and her children? (Yes, No)

**Q8.5** Does your husband/wife share with you the task of children daily care? (Yes, No)

**Q8.6** In the case of your household, who makes the major decisions (such as children's education, investment, travel, etc.)? (1: The father, 2: Shared decision-making, 3: The mother)

**Q8.7** Do you think that a woman should tolerate the violence her husband commits against her for any reason? (Yes, No)

**Q8.8.1** In your organization and/or business, do most men accept to have a woman as their supervisor? (Yes, No)

**Q8.8.2** In your organization and/or business, do most men accept that women take effective leadership? (Yes, No)

**Q8.9** Do you think that education is significantly changing attitudes in favor of gender equality and women leadership? (Yes, No)

## 9. Open-Ended Questions

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**Q.9.1** Do you think that government policies during the past decades have significantly improved women opportunities and reduced the barriers to women leadership in employment and in organizing?

**Q.10.1** What do you think are the main things to do to improve the situation of informal workers, especially women? (Health insurance, children's education, housing, working conditions...)



## ANNEX 2: FOCUS GROUP DETAILS

All partners are invited to operate a focus group discussion according to a common format and to address the same issues and questions as indicated here.

For each country, no more than three focus groups distributed geographically are scheduled, even for the large countries. Every group meets once for two to three hours and produces a report.

The statistician is not expected to lead the meetings. The meeting facilitator does not have to be the same for all groups; she or he should, hopefully, be a prominent person familiar with informal worker's organizations and with gender and informal economy issues, preferably but not necessarily a woman union member.

The group would include between 20 and 30 persons:

- 5 informal women workers in leadership within the union or another workers' association,
- 5 informal women union members not in leadership,
- 5 informal women workers not engaged in any organization,
- 2 or three successful women leaders in politics, business, government, art, literature, or other cultural activities,
- 5 men in leadership, not all in informal worker's organizations,
- 3 young women and 3 young men (less than 24 years old) workers or students
- Up to 5 middle-aged men informal workers with at least secondary education.

The minutes of each meeting must be recorded by a note-taker. The report should focus on the main ideas and recommendations.

### FGD Meeting agenda

- **(20 minutes):** The meeting is opened by a union leader who gives a brief presentation covering the following points:
  - » The purpose and the context of the study based on the concept note of the study,
  - » The history and the underlying factors of the creation of the union or the organization,
  - » The evolution of its membership, (number of participants women and men, by age, education attainment and occupation),
  - » And a focus on the union projects, action plan, objectives, achievements, challenges, and outlook.

- **(20 minutes):** One or two informal women workers, including one leader, describes their real-life experience: work conditions and hardship and the specific barriers and discrimination informal women workers face. The facilitator will kindly ask them to make sure that their claims are evidence based and not based on personal beliefs.
- **(20 minutes):** Open discussion of the presentations of the previous speakers. Men attending the meeting will be invited to express their opinion about the situation of informal workers especially women and about gender equality.
- **(30 minutes):** A debate over the possibilities of formalizing at least partly the formal sector and the informal jobs through a new social contract. The new social contract will involve a plan to be implemented gradually over a reasonable horizon (10 years) according to which local and central governments, with the help of grassroots NGOs, make a commitment to provide important missing public services, including health, social security, infrastructure, access to training and finance, etc, while informal workers accept, depending on their income, to pay taxes and a contribution to the national security system. The idea is not to push the informal workers to integrate the fiscal and social security system but simply to explore their willingness to do so and to transit to a more organized and more efficient form of economic activities, and what alternatives they prefer. The facilitator or someone else designated in advance presents the idea before opening the floor to the rest of the participants.
- **(30 minutes):** Open discussion on how to change social norms and attitudes towards women and to promote women leadership, especially within workers organizations. This basic question is to be tackled in two steps.

First, the answer may be given directly by one or two leading women who succeeded in their professional life (business, politics, academy, art, etc.) and who are willing to share their experience and the main lessons that can be learnt from it.

Second, an open discussion on the way forward: the participants are invited to point out what are, from their perspective, the main barriers and consequently the main actions to be planned to improve in a practical way the situation of informal women workers and to help them break the barriers to effective leadership in general and within their organization in particular.



## ANNEX 3: THE MODEL ESTIMATION

Probability (A person  $i$  becomes a union member and then a leader) =  $f(X_i)$

Probability ( $Z_i=1$  or  $2$  or  $3$ ) =  $f(X_i)$

Where  $X_i$  gives the value of the identified 12 variables (factors) concerning person  $i$ .

$i=1\dots N$ ,  $N$  is the number of persons in the sample.

A person becoming a union member and then a leader is a process captured by the status of a person  $i$  within the organization (denoted by  $Z_i$ ) which takes the values from 0 to 3; 0: not member, 1: mildly active member; 2: active member and 3: leader). The question is addressed to members, zero is added to allow for the status of non-members.

We have an ordered choice model: We assume that this model has the form of an ordered probit regression. Its estimation on STATA using the cross-country survey data gave the following output:

```
Ordered probit regression              Number of obs      =      2,743
                                      LR chi2(12)         =      569.97
                                      Prob > chi2         =      0.0000
Log likelihood = -2990.525            Pseudo R2          =      0.0870
```

Q66statuswith~z	Coef.	Std. Err.	z	P> z	[95% Conf. Interval]	
Q12Gender	.002597	.0496428	0.05	0.958	-.0947011	.0998952
Q16Nbrofchild~s	.0016951	.0084882	0.20	0.842	-.0149414	.0183316
Q31Respondent~u	-.0124625	.0165066	-0.75	0.450	-.0448149	.0198899
Q32Spousewife~u	.0730582	.0134225	5.44	0.000	.0467506	.0993659
Q45Healthprob~n	.0177543	.0208406	0.85	0.394	-.0230926	.0586012
Q514BusinessS~s	.3998661	.0260246	15.36	0.000	.3488588	.4508734
Q513incomeper~s	.0004163	.0000788	5.28	0.000	.0002619	.0005708
Q72Communicat~l	.1067376	.0404817	2.64	0.008	.0273948	.1860803
Q713ActivityF~m	.2794796	.043124	6.48	0.000	.1949581	.364001
Q714SexualHar~t	.2669148	.0433984	6.15	0.000	.1818555	.3519741
Q81HomeDecision	-.0883236	.0273358	-3.23	0.001	-.1419007	-.0347465
Q84WomenRole	.3877708	.0427147	9.08	0.000	.3040515	.4714901
/cut1	.722089	.1565373			.4152815	1.028896
/cut2	1.636328	.1571365			1.328346	1.94431
/cut3	3.344797	.1649868			3.021429	3.668165

## ANNEX 4: EMPLOYMENT DATA IN THE SIX COUNTRIES

**TABLE A1** Participation in Employment (Total) and in Informal Employment

Country	Labor Force Participation Rate		Share of Informal Employment	
	Women (% of total women employed)	Men (% of total men employed)	Women (% of total women employed)	Men (% of total men employed)
<b>Cote d'Ivoire</b>	56.2	72.8	95.6	88.1
<b>Ghana</b>	62	65.2	62	65.2
<b>Liberia</b>	43.5	50	93.7	85.7
<b>Rwanda</b>	54.8	66.2	86.8	84.7
<b>South Africa</b>	52.9	64.5	33.7	34.3
<b>Tunisia</b>	27.5	65.9	31.9	49.5

Source: ILOSTAT, Institut National de la Statistique (INS) for Tunisia

**TABLE A2** Distribution of Informal employment by Gender  
(% of total informal employment)

Country	Women	Men	Total
<b>Cote d'Ivoire</b>	45.6	54.4	100.0
<b>Ghana</b>	47.5	52.5	100.0
<b>Liberia</b>	48.7	51.3	100.0
<b>Rwanda</b>	45.9	54.1	100.0
<b>South Africa</b>	44.6	55.4	100.0
<b>Tunisia</b>	21.2	78.8	100.0

Source: ILOSTAT data, author calculation

**TABLE A3** Agricultural Employment in the Six Countries by Gender

Country	Women (% of total women employed)	Men (% of total men employed)
<b>Cote d'Ivoire</b>	40	54
<b>Ghana</b>	37	42
<b>Liberia</b>	42	37
<b>Rwanda</b>	65	48
<b>South Africa</b>	20	19
<b>Tunisia</b>	9	15

Source: World Bank (World Development Indicators)

