

**Global Labour Institute
(GLI Network Ltd)**

BUILDING BETTER LIVES FOR WORKING-POOR WOMEN

**Research Report to Oxfam GB
March 2011**



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Acknowledgements

Everyone we contacted, interviewed and worked with during the course of this project has been unfailingly good-humoured, generous with their time and expertise, and absolutely passionate about what they do. It has been a pleasure to work with them and we thank them all for their contributions to this report.

We wish to offer especial thanks to Thalia Kidder at Oxfam GB (Senior Global Adviser - Women's Livelihoods) for her patience, unstinting support and detailed guidance throughout. Thanks too to Elizabeth Chatterjee (Programme Policy Team Intern) for steering us around the intellectual architecture of Oxfam House.

Dave Spooner, Annie Hopley, Rachel English
Global Labour Institute, March 2011

1. Foreword

Oxfam's strategy for 2010-15, 'Economic Justice: Sustainable Livelihoods Now and for the Future', has four work streams, the first of which is 'Women's Livelihoods, Resilience, and Leadership'. Within this work stream, a new area with the working title of 'Women in Vulnerable Livelihoods' focuses on working-poor women and gendered power relations.

Oxfam has promoted many areas of livelihoods related to this. It has a long history in rural development, including innovative programming in market/enterprise development which facilitates access to market services for isolated groups of rural women. However, Oxfam also recognises that not all people living in poverty will be entrepreneurs and many lack the resources to take commercial risks. Some people living in poverty fall between the main areas of Oxfam's existing work. They have ways of making a living and are not in need of emergency relief (although destitution may be an ever-present threat). These people may not have the resources to build enterprises, and value-chain development is therefore not relevant to them.

Oxfam has also supported campaigns and advocacy for women workers in clothing factories and export-oriented agriculture. These campaigns and partnerships built some experience of improving conditions for people in precarious and informal employment. However, approaches were often about identifiable populations of workers within specific industries and sectors.

Oxfam is therefore investigating innovative approaches for working with working-poor women and men 'stuck' in low-value, unstable, unregulated, high-risk and low-productivity economic activities. This group includes both own-account workers and wage workers. This paper thus explores interventions that draw on both labour market/labour rights approaches and approaches from product/service market development.

Women are heavily overrepresented in this low-value and unstable work. Their unpaid and largely unrecognised caring work within the household greatly limits their choice of employment. This 'time poverty', as well as lack of mobility, limits women's access to training and information and reduces their chances of improving their livelihoods. We therefore need to address both gendered power relations in households and communities and women's power in markets.

While the number of people living in rural poverty is still absolutely greater, urban poverty is growing rapidly. Recognising this, Oxfam is preparing an Urban Poverty Strategy, to be completed in October 2011. The new 'Working-Poor Women' stream will therefore focus on urban women at this time, although it will later go on to address rural women too.

Oxfam has started a process to understand the existing strategies and approaches deployed by a variety of organisations and institutions to support working-poor women. In-depth telephone interviews to shape the design of the programme have been conducted with Oxfam staff, workers' organisations, trade unions, women's organisations, private sector representatives, government officials and development actors. These have been in regions and countries in which Oxfam has relevant programming, where there are resources and interest to engage in this process. These interviews seek to identify who Oxfam should work with, what issues it ought to address, and how Oxfam can contribute to making change happen.

These interviews confirm that Oxfam has the experience and ability to make a distinctive contribution to improving the lives of working poor women, drawing on existing strengths in the fields of labour rights, market-based strategies and gender equity. Oxfam is well-known for spearheading national and international campaigns on labour rights,

occupational standards and minimum wages, as well as for fairness in trade policy and private sector practice. Initiatives have had much success in working with groups and organisations of both rural producers and waged workers, and have included innovative urban work on waged employment in India and Bangladesh, political participation in Bolivia and Brazil, social protection in Kenya, and rural-urban market linkages in Colombia.

Oxfam also has longstanding experience of markets and business-based solutions to poverty, going back to the establishment of Fairtrade in the 1960s. Over the last two years, it has developed strategies and learning resources to help development practitioners ensure both commercial viability and significant advances in women's economic leadership through their agricultural enterprise and markets programmes. With the Enterprise Development Programme (EDP), Oxfam brings together a unique mix of development experience, business propositions, investors, business specialists and poor communities from across the developing world. The EDP helps to develop people's business skills, communities to access markets, and ultimately enables small and medium businesses to become sustainable.

Since 1984, Oxfam has pioneered approaches to development, humanitarian, and campaigning work which promote gender equity. Although great progress has been made, critical barriers to women's empowerment remain, especially for those who belong to the most marginalised groups in society. Working with others to challenge unjust policies, practices, ideas and beliefs across different sectors and at different levels, Oxfam believes in developing women's capacity to lead and organise themselves for the defence of their rights. Such experience puts the organisation in a strong position to explore this new area of work.

Oxfam's experience of working on rural poverty will be transferable to some urban contexts; however, Oxfam staff will also have much to learn from the experience of others who are working in urban areas. Many trade unions, for example, have begun exemplary and innovative work with workers in the informal economy who fall outside of traditional models of organisation and collective bargaining. Oxfam can learn from the experience of trade unions and worker organisations and does not aim to duplicate their efforts.

Oxfam brings other distinctive and strategic contributions and skills:

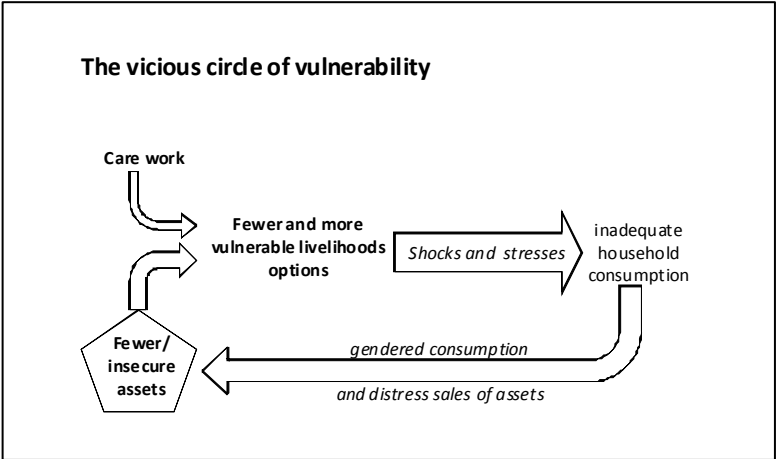
- as a broker and facilitator working with multiple partners to catalyse and secure long-term change
- as an advocate to influence government stakeholders and duty bearers to leverage change at scale
- incorporating gender analysis into all programmes
- drawing on both our experience of labour markets and product/service markets approaches
- using popular communications to inform workers of their rights
- integrating risk analysis approaches and climate change adaptation into livelihoods programmes.

Crucially, Oxfam is moving away from the direct provision or funding of assets or services, and towards working as a catalyst in multi-actor initiatives that are more sustainable. Oxfam therefore aims to build the capacity of state, private sector and not-for-profit actors to deliver assets and services over the long term, and to empower citizens to organise themselves in order to demand and scrutinise them.

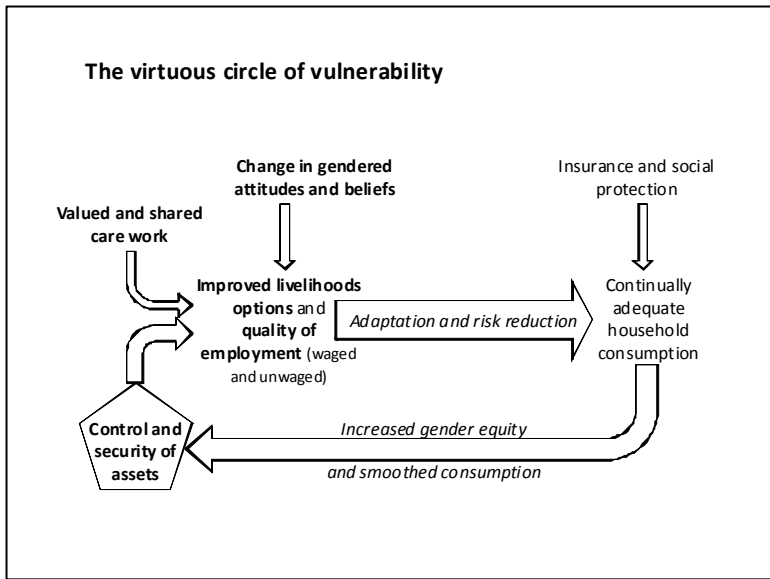
Oxfam recognises that unequal power relations between women and men continue to shape livelihood opportunities. The research process has helped to inform our

understanding of the drivers of vulnerability in women’s livelihoods, and why women are comparatively more vulnerable in livelihoods in which both women and men work. Drawing on this, gender-aware initiatives will tackle gender-based inequalities and recognise the value of women’s work.

It is essential to understand and address the root causes of the vulnerability of women’s livelihoods, including both structural and gender-specific drivers. Vulnerability refers to the circumstances of a community or individual that makes them or her more susceptible to external shocks and stresses, and less able to respond and adapt to their damaging effects. The ability to manage stresses, to continually improve livelihoods, and to exercise choice and agency is based on possession of a varied portfolio of assets, including physical, financial and natural assets, as well as intangible human and social capital and the availability of time. Vulnerable livelihoods are therefore ones which fail to provide for sufficient, secure and diversified asset accumulation.



Vulnerable livelihoods are characterised by instability, unpredictable and low income, and poor working conditions. Frequently such vulnerable livelihoods are part of the informal economy and go unrecognised, unrecorded, unprotected and unregulated by the public authorities. These workers are more likely to lack social security and the ability to organise through labour unions or similar organisations. To reduce the vulnerability of such livelihoods, we need to address its root causes, such as the lack of stable employment contracts, the social stigma attached to certain types of work, and the marginalisation of some economic activities within the economy as a whole.



Women are disproportionately represented in the most vulnerable livelihoods in the informal economy, such as care work, domestic work and home-based work. Such ‘women’s work’ is invisible, undervalued and unprotected. Norms and rules surrounding women’s lives tend to exacerbate this vulnerability.

First, women are more exposed to the damaging effects of shocks and

stresses. External shocks to livelihoods are compounded for women as they typically have fewer assets than men, such as housing, financial savings, and access to social networks providing improved employment opportunities. Often development responses to such shocks and stresses fail to take into account this gendered dimension of

vulnerability. Women also face specific shocks like childbirth, abandonment, widowhood and gender-based violence.

Second, women's livelihoods options are constrained by social norms. Gendered responsibility for care work and housework reduces women's available time for paid labour; these women are 'time-poor' as well as consumption-poor. Often socio-cultural beliefs also restrict women's mobility and access to valued, well-paying employment. Women therefore have more limited capacity to manage risks, to adapt to changing circumstances, and to benefit from new and improving livelihoods opportunities.

In times of squeezes on resources, women act as economic shock absorbers for the household. Faced with short- or long-term economic stresses, women often resort to selling their few assets; to sacrificing their food intake for other family members; or to dangerous income-generating practices such as prostitution. This compounds and perpetuates their vulnerability, creating a 'vicious circle'.

Through outlining the stages of this cycle of vulnerability, we can identify possible entry points for securing long-term and holistic improvements to the livelihoods of working-poor women, by addressing the root causes of vulnerability. While social protection will play a role in times of crisis for the most vulnerable, the most effective and empowering goal is to ensure that people are able to escape the vicious circle of poverty and vulnerability permanently by accessing decent work.¹

In all programmes, Oxfam will have an active gender focus and challenge men and women to change their beliefs about gender-specific economic roles and the value of care work. It may work with men or mixed organisations to this end where this is appropriate. Oxfam recognises that gendered power relations within households drive inequalities in labour, product and service markets and in community participation. However, initiatives to address gender inequity cannot focus on households and communities alone. Policies, actors, rules and practices in markets also maintain gender inequalities. Oxfam affirms that gender-aware development must therefore take into account the household, community and market.

*Thalia Kidder, Oxfam Senior Global Adviser - Women's Livelihoods
with contributions from Claire Harvey and Elizabeth Chatterjee*

¹ The ILO defines 'decent work' as productive work that generates an adequate income, in which workers' rights are protected and where there is adequate social protection – providing opportunities for men and women to obtain productive work in conditions of freedom, equality, security and human dignity. People in vulnerable livelihoods do not have access to decent work. Although employed, they do not earn enough to pull themselves and their families permanently above the poverty line.

THE GLI RESEARCH

2.1 About GLI

The Global Labour Institute in the UK (GLI Network Ltd) is a not-for-profit organisation, established in 2010 to develop and encourage education, capacity-building and research on international labour movement development, gender policy and organising strategies. We have specialist experience in organisation strategies and international trade union policy with informal economy workers, the design and management of international workers' education programmes, and development education with the trade union movement.

The GLI was established in cooperation with the Global Labour Institute in Switzerland and the Global Labor Institute at Cornell University, New York. We work closely with a number of international and national organisations, notably the International Union of Foodworkers (IUF), International Transport Workers' Federation (ITF) and the Building and Wood Workers International (BWI), Women in Informal Employment: Globalizing and Organising (WIEGO), Women Working Worldwide, and a range of national trade unions, workers' associations, development agencies, research institutions and workers' education organisations.

2.2 The Brief

The consultancy brief, provided by Oxfam GB (OGB), ran from mid-January until the end of March 2011 and stipulated the following:

“D. Scope of Services to be Performed by the Consultancy

The Consultancy is divided into two parts: research with Oxfam field staff, women's organisations and other development practitioners; and development of a programme funding proposal.

1. Programme Research. Based on the scoping research (C 1.), the consultant's research will focus on a theme to be agreed, or a type of vulnerable livelihoods (role, market position or occupation) where women are concentrated. The research report will cover the context of a few selected countries in which Oxfam has relevant programming. The research may include a short trip (approximately one week) to one of these selected countries' programme. The consultant's research will further develop Oxfam's understanding of
 - The particular challenges and opportunities specific to women about these livelihoods
 - The existing strategies and good practice of Oxfam partners and other development actors,
 - The innovations in approaches of development actors supporting women's livelihoods, and change strategies, where Oxfam, partners and others could benefit from cross-programme and cross-institution learning,
 - The gaps in existing strategies of others that Oxfam's new (or pilot) programmes on urban poverty or women in vulnerable livelihoods might fill.Furthermore, the research report will propose in what ways these findings may be applicable across a wider range of contexts and/or a wider range of women in vulnerable livelihoods. This information will be developed (beyond the scope of this consultancy).to provide guidance for a wider group of Oxfam programme staff and partners on approaches to support women in vulnerable livelihoods.

2. Programme Proposal. Based on the findings of the programme research, the consultancy will develop a programme proposal, potentially including funding for components of existing projects, or cross-programme (cross-institution) learning on an area of innovation.

The Women's Livelihoods team and the Programme Funding Department will identify potential funders and, in conjunction with selected Oxfam country programme staff and others, the consultant will draft a funding proposal for development or expansion of current activities and learning".

2.3 The Process

Oxfam GB was keen for the GLI to understand and engage with "the intellectual context at Oxfam House" for its developing urban poverty strategy; the thinking and achievements of its recent initiatives (e.g. "Raising Her Voice"²); and current, complementary work-streams on women's livelihoods. We therefore undertook **extensive consultation and dialogue** with key staff at Oxfam House, and a **critical review** of documentation generously supplied by the client.

In collaboration with the client, we **identified and contacted** (please see [Appendix A](#)) a broad range of workers' organisations, trade unions, women's organisations, private sector representatives, government officials, Oxfam staff and development actors, as **potential interviewees**. They spanned **eight countries** ("in which Oxfam has relevant programming") as well as **a ninth category of international agencies**:

Colombia	Nepal	Rwanda
England	Nicaragua	Vietnam
Kenya	Russia	International

Given the breadth and immediacy of opinion sought, and the fact that the research had to seek out "convergence on opportunities in specific locations/countries, more than overall opinion", we **constructed a globally-applicable questionnaire** – in the format of an **interview script** (please see [Appendix B](#)) - around three key areas of exploration:

- Which particular issues should Oxfam address?
- With whom should/could Oxfam work?
- How can Oxfam uniquely contribute to making change happen?

In total, we contacted 86 individuals during a six-week period and **achieved 57 interviews**: please see [Appendix C](#) for the complete list of people interviewed. The majority of the interviews were conducted by telephone or on Skype; the Nepal interviews were carried out face-to-face by a member of the GLI team; and the remainder (largely "international") were also done face-to-face by another member of our team on GLI business in Bangkok, Geneva and Sofia. We collated our interview notes into formal reports and analysed these to identify our **findings**, set out in Section 4 of this Report. **Potential actions for Oxfam GB**, based on those findings, are offered in Section 5. And the GLI view is represented, in Section 6, as **conclusions and recommendations**.

The **Programme Proposal** has been submitted as a separate document to Oxfam.

² "Raising Her Voice": Oxfam GB's programme to promote women's political leadership and participation, 2008-2013

3. THE FINDINGS

3.1 Current Picture

3.1.1 Urban Working-Poor Women

Oxfam's Introduction to this report, and particularly its conceptual framing of "Women in Vulnerable Livelihoods", set the context for our findings. They also reflect a significant strand of current thinking amongst policy-makers, development analysts and other stakeholders who aim to integrate a concern for employment, specifically the gendered dimension of informal employment, into poverty reduction strategies.

Three key facts inform this thinking: (1) the vast majority of the world's poor work; (2) the vast majority of the working-poor, especially women, are engaged in the informal economy; (3) in many developing countries, the informal economy is the *real* economy, wherein a significant and growing share of gross domestic product (GDP) is generated by the informal workforce.

- "The term 'informal economy' refers to all economic activities by workers and economic units that are – in law or in practice – not covered or insufficiently covered by formal arrangements. Workers in the informal economy include both wage workers and own-account workers. Because they lack protection, rights and representation, these workers often remain trapped in poverty. Most people enter the informal economy not by choice but out of a need to survive.

Since they are normally not organized, they have little or no collective representation vis-à-vis employers or public authorities. Work in the informal economy is often characterized by small or undefined workplaces, unsafe and unhealthy working conditions, low levels of skills and productivity, low or irregular incomes, long working hours and lack of access to information, markets, finance, training and technology.

Workers in the informal economy may be characterized by varying degrees of dependency and vulnerability. Beyond traditional social security coverage, workers in the informal economy are without social protection in such areas as education, skillbuilding, training, health care and childcare, which are particularly important for women workers. The lack of social protection is a critical aspect of the social exclusion of workers.

Most workers and economic units in the informal economy do not enjoy secure property rights, which thus deprives them of access to both capital and credit. They have difficulty accessing the legal and judicial system to enforce contracts, and have limited or no access to public infrastructure and benefits. They are vulnerable to harassment, including sexual harassment, and other forms of exploitation and abuse, including corruption and bribery.

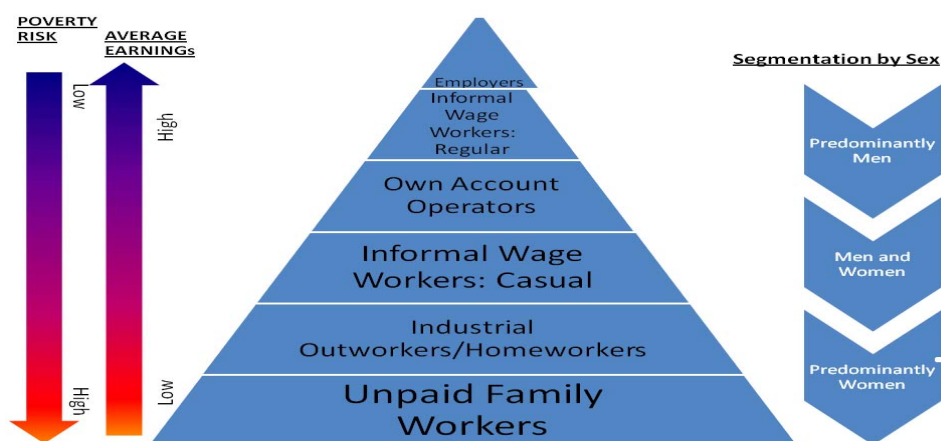
The feminization of poverty and discrimination by gender, age, ethnicity or disability also mean that the most vulnerable and marginalized groups tend to end up in the informal economy. Women generally have to balance the triple responsibilities of breadwinning, domestic chores, and elder care and childcare. Women are also discriminated against in terms of access to education and training and other economic resources. Thus women are more likely than men to be in the informal economy".

(ILO, 2002 – General Conference, 90th Session: *Resolution concerning decent work and the informal economy*)

A significantly higher percentage of women than men work in the informal economy. Other than in the Middle East and North Africa (where 42% of women workers are in informal employment), 60% or more of women non-agricultural workers in the developing world are informally employed. Amongst non-agricultural workers in sub-Saharan Africa, 84% of women workers are informally employed compared to 63% of men workers; in Latin America, 58% of women workers compared to 48% of men; and in Asia, 73% of women workers compared to 70% of men workers (ILO, 2002).

- “Within the informal economy, there is a hierarchy of average earnings and poverty risk (eg. from being a poor household) and different segments of informal workers exist: employers, employees, own account workers, casual day laborers, industrial outworkers, and unpaid contributing workers. These segments have different status within the informal economy: employers earn the most on average and industrial outworkers earn the least (leaving aside unpaid contributing family workers for whom it is hard to say how much they ‘earn’). (See “Source” below)

SEGMENTATION OF INFORMAL EMPLOYMENT



Source: Chen et al. 2005. *Progress and the World's Women 2005: Women, Work, and Poverty*, New York: UNIFEM.

Within this segmentation of informal employment, as illustrated in the above diagram of average earnings, poverty risk and gender, women are concentrated in the lower-paying and more risky segments of the informal economy. Typically, they are working long hours in urban areas as waste-pickers, street-vendors, domestic workers and home-based, outsource workers (e.g. garment-making, packaging), while also delivering a disproportionate share of family care and household services. Inevitably, this leaves little time for participation in support initiatives such as capacity-building, skills' training or self-help collective actions.

This brief picture sketches the linkages between work in the informal economy, gender and poverty. It points to structural reasons why women's livelihoods are vulnerable in non-emergency situations, and to the particular challenges and opportunities specific to women about these livelihoods. It may therefore also assist Oxfam in identifying critical points of intervention for constructing a resilient infrastructure and building better lives for working-poor women.

3.1.2 Other Development Actors

It was recognised from the outset, and amplified during the research, that there is already significant and extensive work being undertaken in support of women in vulnerable livelihoods by other development actors.

There is evidence of a growing number of membership-based organisations representing working poor women – either exclusively, or as part of a wider membership of workers (informal and formal). These include trade unions, associations, cooperatives, and ‘proto-unions’ (groups of workers organised under the sponsorship of NGOs, community and women’s groups), some of which are organised into national, regional and networks or federations. Some of these are organised and represented within the appropriate sector-based Global Union Federations. Others are organised through independent international networks, notably the regional HomeNets (home-based workers), StreetNet International (street vendors and market traders), the Latin America Waste-Picker Network, and the emergent International Domestic Workers’ Network. These organisations undertake a wide variety of roles in support of working poor women, including advocating rights and pro-poor policies, negotiating improvements in livelihoods and working conditions, establishing cooperative enterprises meeting social needs, and representing the needs of workers to governments and employers³.

There is also considerable work undertaken by the trade union movement. This includes trade union structures representing women workers; advocacy and campaign work, in defence of women workers’ rights, with governments and inter-governmental institutions; networking between women in trade unions and women’s organisations in other social movements; and support for capacity-building and leadership development for women in the trade union movement itself. Much of this activity is undertaken by the international trade union federations (notably, women’s committees of the International Trade Union Confederation and the Global Union Federations), and by the international development departments or agencies of national union federations.

There is evidence that the international trade union movement is becoming increasingly interested in developing new strategies and initiatives to support the inclusion of precarious and informal economy workers within its membership – either directly, or through the creation of new alliances with autonomous informal workers’ organisations.

There are important shifts in union policy and attitudes behind this. Firstly, more unions are recognising that informal workers are workers, including self-employed workers. Secondly, realisation that the informal economy is not going to contract with economic growth, industrialisation and government legislation – but rather the expansion of informal work is a long-term and structural element of the global economy. Thirdly, that informal work is one end of a wider spectrum of increasingly precarious employment relationships that are affecting all workers in all countries. Most importantly, as unions, particularly in the global South, face declining membership among workers in ‘formal’ employment – and thus power and influence, it encourages new thinking about the role of unions in organising beyond traditional boundaries.

The organisation of informal workers is not a new phenomenon. When trade unions were first organised, the entire economy was informal. However, the growth and intensification of informal work and new informal work arrangements, including increasingly “precarious” employment in industrialized countries, has stimulated a new approach.

³ For further information and analysis on the characteristics and scope of membership-based organisations of working-poor women, see Bonner, C. and Spooner, D. “Organising Labour in the Informal Economy: Forms of Organisation and Relationships”, Capital, Labour & Society (forthcoming).

A wide range of NGOs are concerned with working poor women. The *International Networking Workshop in Support of Women Workers* held in October 2010 by Women Working Worldwide and Oxfam Novib was attended by more than twenty NGOs specifically concerned with international action and research in support of working poor women. This does not include the countless number of local and national NGOs working locally with working poor women, or the large numbers of international NGOs whose work affects working poor women in one way or another.

A significant contribution is made by Women in Informal Employment: Globalizing and Organizing (WIEGO), which has been active specifically in support of working-poor women in the informal economy since 1997. WIEGO is the global policy network of researchers and statisticians, development professionals and representatives of membership-based organisations of the working-poor, with particular interest and experience in street vending and market trading, home-based work, domestic work, waste-collection and -recycling.

WIEGO conducts its work through a set of interrelated programmes:

1. *Organisation & Representation* - research into forms of organisation in the informal economy, and support for the development of international sectoral networks of informal workers
2. *Social Protection* - promotion of social protection policies, including health insurance, occupational health and safety and old age pensions, for all categories of informal economy workers
3. *Urban Policies* - promoting inclusive urban policies and regulations
4. *Global Trade* - promoting ethical and fair trade policies that benefit informal workers, particularly home-workers and small producer groups
5. *Statistics* - developing and improving official labour force and economic statistics which fully count and value informal economy workers and informal enterprises.

A range of government and intergovernmental agencies also fulfil a role in the development and delivery of programmes in support of working-poor women in vulnerable livelihoods. The interviewees cited a number of UN agencies involved, including the ILO, UN Women, UNICEF, United Nations Population Fund (UNFPA) and United Nations Development Programme (UNDP), along with the UN Economic Commission for Latin America and the Caribbean (ECLAC), the Central American Bank for Economic Integration (CABEI) and the Inter-American Development Bank (IDB).

National government development agencies reported to be supporting programmes related to the livelihoods of vulnerable, poor, urban women include:

- Swedish International Development Cooperation Agency (Sida)
- Dutch Ministry for Foreign Affairs
- UK Department for International Development (DFID)
- United States Agency for International Development (USAID)
- German Agency for Technical Cooperation (GTZ)
- Spanish Agency for International Development Cooperation (AECID)
- Canadian International Development Agency (CIDA)
- Swiss Agency for Development and Cooperation (SDC)
- Other government agencies in Denmark, Finland, Japan, Luxembourg and Austria.

A number of private foundations support work among vulnerable women workers, including the Bill & Melinda Gates Foundation and the Ford Foundation.

It is important to note that the great majority of these agencies are primarily concerned with the development of entrepreneurship, markets and access to credit for poor women rather than, for example, support for the development of economic and political organisation, or the advocacy of labour rights.

3.2 Innovations, Opportunities and Gaps

3.2.1 Gender Norms and Care Work

The gender division of labour through which women are perceived – and conditioned – to be responsible for unpaid domestic and care work is fairly common across societies, regions and countries. What differs is the degree to which women are constrained by this gender division of labour and, also, by gender norms of modesty and appropriateness that constrain their mobility outside the home.

- “Women appear to rule themselves out of some sectors because *they* prioritise home/care work”.
(Viktor Glushkov, Oxfam GB, Russia)
- “Persistent and strong sexist attitudes about women’s place (literally) hold women back from realising their earning potential”.
(Pudentienne Uzamukunda, YWCA, Rwanda)
- “Women informal workers are certainly oppressed by their double burden of care. This applies especially to domestic workers who are seen simply as extending their family role: the “work” aspect of what they do is not visible or taken seriously”.
(Sally Choi, Asia Monitor Resource Centre [AMRC], China Programme)
- “Cultural sexism means that the “adult worker model” in the UK is based on single-male norms. The “parent worker model” adopted in other countries (e.g. Sweden and Norway) offers flexible hours, affordable childcare, etc. N.B. these countries *are* financially successful”.
(Sue Cohen, Single Parent Action Network [SPAN], England)

Lack of childcare and maternity care is a major barrier to decent work for working-poor women, and is cited as the main reason for women being unable to undertake paid work outside the home.

- “In the absence of childcare facilities, women have not been able to work freely. They always have a psychological burden if they go to work. Some women are so busy in household chores and taking care of their children that they have forgotten about their own education. They need time and a place to get involved and a support that addresses the needs of their children at the same time”.
(Sabina Manandha, Community Mobiliser, Lalitpur Municipality, Nepal)
- “There is an urgent need for childcare centres with properly trained people. Working mothers have to pay someone, or take the kids to work with them – then we have to get the kids off the streets and back into school. This is a big issue – for example getting kids selling at street junctions back to school. Why can the government not provide childcare centres, as they did in the 1980s?”
(Sandra Jimenez, Nicaragua)

- “Many markets forbid kids, but the parents can’t afford childcare, therefore go with their mothers to work. For older kids, there’s an urgent need for childcare before and after school. We need to build childcare centres in or close to markets. Childcare centres should not be businesses (which would make them unaffordable) but run semi-voluntarily – i.e. run by a rota of volunteer workers, supported by a small number of trained paid staff. Government support is very important – and Oxfam should assist us in advocating support to childcare, supporting pilot schemes, and demonstrating effectiveness to governments. (Gaby Bikombo & Monica Garzaro Andrino, StreetNet International)
- “There has only been a superficial commitment to day care for children to enable working women improve their livelihoods. There has been a lot of lip service paid to the issue by the government and development agencies. There needs to be a lot of pressure on the government to get their real commitment”. (Saru Joshi Shrestha, UN Women, Nepal)
- “The lack of childcare is a major problem in urban and peri-urban areas, where the absence of support from traditional rural-based extended families and the need for both parents to work long hours means that many kids are working alongside their parents. Quite aside from the problems of child labour – parents are unable to work effectively and productively”. (Om Thapilya, HomeNet Nepal)

It is interesting to note that the origins of the organisation of home-based women workers by the Self-Employed Women’s Association (SEWA), in India, included the recognition of childcare as central to poor working women’s lives and the establishment of community-based childcare centres. These not only provided the women with greater time to build their livelihoods, but also acted as important centres for advice, organising and mutual support.

There is a strongly held view that childcare centres – physical spaces – can also perform a number of other valuable, if not essential, functions to enable working- poor women to improve their livelihoods by combining childcare with workspace, training facilities and access to health advice.

- “Intervention around childcare has important potential for Oxfam. We want to explore how to develop childcare centres – linked to advice and counselling around questions of debt and loans, and training in ICT. But it is very important that these not parachuted in, but based on proven strong local organisation. It is essential that these are based on consultation with workers’ organisations”. (Poonsap Tulaphan, HomeNet South East Asia)
- “Cooperatives, unions and associations of home-based workers need to organise ‘community learning centres’, providing a mixture of childcare, health support, and organising functions. These can be at least partly self-sustaining –good quality childcare leads to greater capacity for poor women (and men) to gain a better income, which leads to them being able to afford modest fees towards childcare, which means the improvement of childcare facilities, which leads to greater capacity ... and so on”. (Om Thapilya, HomeNet Nepal)
- “SPAN’s inner-city Study Centre in Bristol - with its own media room - is very successful. It offers holistic support, a crèche, soft skills and confidence-building, empowerment and technical training (e.g. using computers). It reaches around

350 women, including new migrant families (especially Somali women) who are traditionally very hard to reach".
(Sue Cohen, SPAN, England)

Women who cannot afford to pay for care for their dependants – be they children, elderly relatives or adult disabled family members – are typically restricted to low-paid, low status, allegedly “unskilled” work at home (e.g. hand-knitting Aran jumpers or operating industrial sewing machines). Alternatively, they are “shunted into the worst jobs” (care work, cleaning, call centres) which offer flexible but long hours and very poor pay. As a consequence, their capacity to save for old age, contribute to a pension or financially cover unpaid periods of ill-health is much reduced, intensifying longer-term insecurity.

- “... they [domestic workers] tend to suffer chronic, occupational health problems (backs, fingers). They have great problems in getting occupational health assessments, as doctors tend to say that their injuries are caused by housework, not their jobs. Domestic workers therefore get no compensation. This applies even in more “sophisticated” places like Hong Kong. It is a big hidden problem”.
(Sally Choi, Asia Monitor Resource Centre [AMRC], China Programme)

Several interviewees suggested that Oxfam has a potentially important role in public education and advocacy on social protection: that is, using its influence and communications skills in engagement with governments to ensure adequate social protection for poor working women.

- “Social protection is one of our major concerns – through the development of savings cooperatives (in Laos, Vietnam and Cambodia), but also to persuade governments to contribute – especially on pensions. This has important potential for Oxfam intervention: public education and advocacy on social protection for informal economy women workers – based on workers’ demands: pensions, sickness benefit, and support for maternity leave”.
(Poonsap Tulaphan, HomeNet Thailand).

Access to health care, including maternity care and time off work, is clearly a priority issue for vulnerable women workers.

- “Our major priority is for the creation of a fund to support women workers after childbirth. Currently, the government provides only R1,000 (US\$ 9) to cover the cost of transport to hospital. This means that women are forced to return to work almost immediately after childbirth, causing many health problems including fatalities. They want to establish a fund, with contributions from all members, capable of supporting women for an adequate period after childbirth – supported/ subsidised by the government and (where there is one) the employer.

We think that there is important potential for Oxfam to help in a number of ways: to provide information on successful related schemes elsewhere – best practice; help us advocate the scheme to the government (national and provincial), and pull in international pressure; support to enable workers to learn from working schemes elsewhere – study visits etc; support with public campaigning and information on the issue – through billboards, media campaigns etc; promote agreements with hospitals and nursing homes; assist the strategic planning process – the statistical work (birth rate, number of beneficiaries etc), the registration/ ID card process, identifying employers and promoting the scheme; assist in building links with other programmes e.g. DFID’s Safe Motherhood

Programme, DFID/UNICEF/UNFPA training of health volunteers etc; and promote private sector support – to prevent opposition to social protection policies”.
(Om Thapilya, HomeNet Nepal)

There are many success stories of challenging the status quo (prevailing gender norms and the double burden of work and care) which inhibit the representation and participation of working-poor women in both public and political life and decision-making. However:

- “Care obligations ... create obstacles to women’s full and meaningful participation in the public sphere, making it difficult for them to enter debates about social policy, stand as representatives for decision-making bodies, or even exercise their right to vote”.
(Emily Elspen, BRIDGE, Institute of Development Studies, UK)

The global position remains grimly familiar. Even those women who do manage to reach positions where they can contribute to decision-making continue to face significant barriers: the disproportionate amount of time they spend on household labour; financial constraints; discriminatory attitudes regarding women’s roles in public life. In light of this, the following “advice” is uncompromisingly clear.

- “Governments, donors and development professionals should:
 - Recognise care-providers as valued stakeholders through giving them a formal place in decision-making bodies at local, national, regional and international levels;
 - Support peer learning and networking among home-based care providers
 - Provide funding to support community-based women to organise, to build constituencies and sustain long-term movement-building”.

(Extract from Huairou [North East Beijing] Commission Policy Brief)

3.2.2 Information and Communication Technologies (ICT)

Oxfam GB is keen to explore how it can contribute its experience and expertise in information and communication technologies. The interviews therefore included specific questions on ways in which ICT is used, or could be used, in efforts to support women in the informal economy: for example, as tools for organising, improving market power, challenging cultural norms and sexism.

Many interviewees spoke of the continuing importance of radio and TV.

- “There’s a need to communicate more directly with women. The use of radio should be fostered and programmes with a multi-ethnic, gender and generational approach should be developed in the original languages of the communities”.
(Dorotea Wilson, Caribbean Voices, Nicaragua)
- “There needs to be a real focus on using the media in Nepal. Hosts of popular shows should be trained in issues for urban working-poor women to ensure that these issues are discussed more regularly addressed on TV shows, and there should be more women hosts”.
(Saru Joshi Shrestha, UN Women, Nepal)

With regard to interactive ICT, many interviewees simply stated that very few of the women workers they represented or worked with had access to the Internet and, although

most had access (directly or through others) to mobile phones, they were used for basic calls and texts only.

Several thought that there was a growing digital divide between rich and poor, and that vulnerable women workers in particular needed time to develop skills and experience.

Nevertheless, there were some examples of innovative ICT applications, which could form the basis of further research and dissemination of good practice. The Building & Woodworkers International (BWI), for example, is developing imaginative applications of ICT in support of migrant workers. BWI and its affiliated unions, with support from the Dutch FNV-Mondiaal, issued 'Migrant Workers' Rights Passports' to 5,000 Indian migrant construction workers going to Dubai and Nepalese workers going to Malaysia. Each passport, closely resembling a 'real' passport, contains basic information about the worker, do's and don'ts before departure and on arrival, their rights under law in the destination country, and contact names and numbers of unions to contact on arrival or in emergency.

According to the BWI, the great majority of migrant workers have mobile phones. The next phase of the project, if funding is raised, will involve including a mobile phone SIM card in a pocket in each passport, with a nominal pre-paid amount of credit. First and foremost, this ensures that the workers are able to get local support and advice in the destination country in case of emergency. It also enables the unions and the BWI itself to keep in contact with all the participating workers by text – informing them of meetings, providing emergency information (for example, the post-earthquake situation in Japan; uprisings in the Arab States), or warnings about unscrupulous employers and agencies.

While there are very few women migrant workers in the construction industry, the same idea could be applied to **migrant domestic workers** – providing support to potentially very many highly vulnerable women workers, as well as a powerful organising tool for unions and associations of domestic workers. For Oxfam GB, this could be an interesting idea to explore:

- it reaches and supports vulnerable women workers in a very direct way
- it provides a platform for further innovative use of ICT in protecting vulnerable women
- it provides an opportunity for new and imaginative partnerships with the private sector; for example, developing partnerships with one or more international mobile phone operators to supply the cards and the technology.

The World Council of Credit Unions (WOCCU) has also developed innovative use of technology to support migrant workers. A major problem facing all migrant workers is the difficulty and often great expense of remitting money back to their families in their home countries. Western Union has, in effect, a monopoly of remittance transfers in many countries. WOCCU, with support from USAID, developed a project for migrant workers from Central America working in the USA to use credit union membership in both countries to be able to remit money home cheaply and efficiently.⁴ Again, this has very substantial potential for many thousands of **working-poor migrant women**. At present, the scheme is in place only in the Americas; but it may be replicable in all other regions where there are active credit unions.⁵

The Agro-Enterprise Center of the Federation of Nepalese Chambers of Commerce and Industry (AEC-FNNCI) has a website with up-to-date market-price information on a wide

⁴ See www.woccu.org/microfinance/remittances for further details

⁵ Information provided by the International Cooperative Alliance – ICA

range of agricultural products from markets throughout Nepal and the India border region⁶ and has been exploring support and training for women in the villages to be able to gain access.

“Women into the New Network for Entrepreneurial Reinforcement” (the WINNER network) was originally set up in Uruguay by UNDP, UNIFEM and the DEVNET Association (an Italian NGO specialising in ICT), and funded by the Italian government. The network now covers Latin America as well as a growing number of countries in Asia, Africa and East Europe, and focuses on women entrepreneurs in micro- and small-scale enterprises.

- “WINNER has enabled women to participate in business roundtables and exchange experiences with other women at an international level, including the creation of telecentres where staff members can guide women”.
(Maria Rosa Renzi, UNDP, Nicaragua)

Having become aware of training programmes in Malaysia to support the increasing use of mobile phones for marketing by home-based workers, HomeNet South East Asia is now keen to learn from such examples of more advanced applications of ICT by, for example, organising a regional workshop in Malaysia to explore the potential.

Jini Park, from the Korean Women Workers’ Academy, explained how Twitter is now widely used in Korea for organising and mobilising (“even the poor use mobiles”) and is one of the most effective tools. Class, age and education, however, are real barriers to wider computer usage, particularly for older, informal women workers.

Erika Guzman, at Intermon Oxfam, described how many activists working with women strawberry-pickers in North Morocco use mobile phones (some supplied by Oxfam) to communicate with one another about day-to-day issues and working conditions on the farms. Some of the more experienced activists have email addresses, but generally mobiles and computers are beyond the reach of the workers themselves because of cost, accessibility and technical know-how.

There were several references to the high costs of using internet cafes, and the problem of women having insufficient time to learn how to gain access. Others highlighted the potential of low-cost or free facilities being made available in the community, for example at municipal information centres, electronic village halls or social economy internet cafes. Such ‘community internet cafes’ could have a variety of important functions for working-poor women – training and education, child-care, market and business information, health advice and information – as well as simply internet access.

- “Our municipality has envisioned an information centre in every ward. These centres will have internet connections, which can be used to gather and disseminate information about current issues, training opportunities, awareness-raising etc. They will be easier for the women to access, and can also be used as training and learning centres”.
(Sabina Manandhar, Community Mobiliser, Lalitpur Municipality, Nepal)
- “Mobile phones are used for very basic communications only. There are no examples of more advanced applications for internet access, financial transactions etc – although basic mobiles are important for deal-making and avoiding police harassment. There is important potential for Oxfam to explore the possibilities of

⁶ See www.agripricenepal.com for further details

using ICT for access to information and markets, and a need for 'social economy internet cafes' providing training and access to ICT".

(Gaby Bikombo and Monica Garzaro Andrino, StreetNet International)

- "FUNDEC, one of the members of our network, has developed telecommunications centres in Matagalpa (central Nicaragua) where women can contact other women, access information, send emails etc – although this has been more directed towards rural women. It is fundamental to secure funding to do more things in the area of communication. A concern, however, is that donors are withdrawing, and that those agencies that remain have had budget cuts".
(Patricia Padilla, Nicaraguan Microfinance Network with a Gender Approach)
- "New information technologies are important, but an integral and comprehensive vision of women's needs is needed. An innovative space would be a 'care centre' aimed at women workers in the informal sector that would provide training (computer use, budgeting, project formulation, basic accounting, etc), as well as market information, talks on self-esteem, violence prevention, sharing experiences, product exhibitions, and childcare services, staffed by interdisciplinary teams that support women".
(Maria Teresa Blandón, Feminist Movement, Nicaragua)

3.2.3 Microfinance and Debt

Inevitably perhaps, a considerable number of interviewees, particularly those working from the perspective of business-development and entrepreneurship, stressed the importance of access to capital by poor, own-account women workers. Many of the interviewees were keen to find new sources of finance for micro-credit and micro-insurance schemes, and naturally look to Oxfam for support. Some of these were NGOs, trade unions and municipal authorities who were supporting the development of new Savings and Credit Cooperative Organisations (SACCOs). Others were specialist micro-finance organisations responsible for encouraging and supporting SACCOs.

However, several of the membership-based organisations (MBOs) interviewed were very worried that these programmes exclude the most vulnerable, that they do not reach the poorest of the urban poor or that only a small minority is able to access micro-finance schemes at sufficiently low rates of interest. Most, therefore, rely on credit provided by money-lenders at very high interest rates.

Several interviewees argued an urgent need for education programmes for working-poor women on how to manage debt, how to save and how to handle loans. They suggested that Oxfam should help explore how to do this.

- "There are big problems around micro-credit. Credit is used by many poor women on household expenditure, not for productive investment. How do we build self-reliance? We're interested in credit union models where saving is compulsory, and funds invested in collective capital projects. There is important potential for Oxfam in local and regional promotion of learning around how women in vulnerable livelihoods can deal with problems of debt, and to undertake research on models and best practice".
(Poonsap Tulaphan, HomeNet Thailand)
- "Loans, not micro-credit, should be provided for women under good conditions and without so much interest, and property tenure should be improved. [The

women need] other options to support livelihoods, other than micro-credit and 'maquila', which have not improved women's autonomy".
(Luz Marina Torres, March 8 Women's Collective, Nicaragua)

- "Debt is a massive issue. There is a massive need for education on how to make money work, rather than borrowing for living expenses. Education is particularly needed for men – who are the major problem (e.g. spending borrowed money on alcohol), and have big impact on women's livelihoods. There is important potential for OGB intervention: public education campaigns on debt and use of capital".
(Gaby Bikombo & Monica Garzaro Andrino, StreetNet International)

However, this is by no means a universal experience. Anne Muthoni from the Mukuru Slums Development Project in Nairobi, for example, argues that Oxfam should help women link with micro-credit organisations, and that "with access to credit comes power". She is not particularly worried about debt as she thinks the women would "use the money responsibly to improve their income".

Marty Chen from WIEGO suggests that the 'down-side' of micro-finance is now a hot topic as a counter-balance to the earlier 'magic bullet' optimism.

- "While it is the case that in some contexts, there is over-saturation and over-competition in micro-lending leading to debt, I don't think that the risk is as high as the current crisis in India and elsewhere would suggest. Hence the contradiction (between demands for access to micro-finance and demands for action on debt arising from it)".

Several of those directly involved in micro-finance provision argued that support for vulnerable women workers is best achieved by micro-credit and micro-insurance in a broader context of marketing strategies, business management training, access to health care and ICT training.

- "Impact assessments of credit to women have concluded that the best results are obtained when loans are accompanied by comprehensive services, including education and health services, especially sexual and reproductive health services".
(Patricia Padilla, Nicaraguan Microfinance Network with a Gender Approach).

Others argued for support for working-poor women whose business ventures have failed, and reinforced the importance of property rights and registration for women, thus improving access to credit.

3.2.4 Market and Enterprise Development

Identification of and better access to markets are major issues for poor women workers, particularly own-account informal workers, and especially home-based workers. HomeNet Nepal, for example, needs:

- "a partner organisation that can advise on markets and the production of better quality products using better designs".

The SAARC Business Association of Home-based Workers (SABAH) believes that:

- "Oxfam could be helpful in developing products for export and linking them to markets, and to support 'indigenous product mapping' – surveying the skills of home-based workers".

The Women's Skills Development Organisation in Nepal wants "support from Oxfam to expand their market".

It is evident, however, that market strategies based on existing skills and existing products frequently have very limited potential. As one participant explained in a recent regional meeting of home-based workers in the Balkan region:

- "The quality of the design and manufacture of the products (mostly garments, lacework, and 'traditional' embroidered products) were simply not good enough to find markets beyond the very limited local tourist market and passing trade. There is a limit to how many knitted dolls, crocheted coasters and lace doilies can find a market. Yet agencies continue to promote training and development of 'traditional skills' for women. This is not a route out of poverty".

A similar problem is found in Nepal:

- "There is a huge gap between demand and supply. There are many training programmes for women, but most concentrate on traditional livelihoods, and are not looking to where new skills can be developed. Women are being trained in making traditional blouses, not modern clothes which carry a higher value. Nepal imports fresh flowers and livestock from India - women could be trained in floriculture and livestock-rearing as a move towards import substitution".
(Saru Shrestha, UN Women)

Some organisations, such as SABAH in Nepal, have linked up with Fair Trade organisations to find alternative international markets for their products. Even here, however, the quality of the products is generally not of a sufficiently high standard. More importantly, the supply chains – even within the Fair Trade movement – are directed by the retailers' design, quality, price and quantity demands, not by the products (traditional or otherwise) being produced indigenously by the workers. In this situation, it is very difficult for own-account workers to significantly improve livelihoods through export-led product markets.

Vocational training programmes are frequently held to be the main route to livelihood improvements for own-account workers. This is qualified by a widespread recognition that such training needs to be targeted towards new skills capable of breaking traditional gender divisions of labour, and enabling women to access higher skilled, more lucrative work.

- "New forms of work should be directed towards training women in non-traditional trades, such as electricity, mechanics and carpentry".
(Gladys Urtecho, Maria Elena Cuadra Women's Movement, Nicaragua)

In a similar vein, the AEC-FNNCI points to the example of the 'One Village: One Product' project, which includes urban settlements:

- "The project is focused on providing technical skills for women to produce more valuable products, and therefore gain more income and higher-skilled jobs, combined with linkages to the market and micro-finance institutions – such as better processed food products, floriculture (for export to Arab countries), agro-tourism (where the women keep a buffalo and small garden) and artisan-produced paper and paper products. The key to this has been to work with the private sector to establish links with the markets – therefore once the women have been trained,

they can immediately use these new skills, sell their products and improve their livelihoods.

Oxfam could support workers in the export industry but any work on labour rights has to be coupled with finding new markets and better prices for the industry. Can Oxfam do this? Otherwise the work is distorting the market”.

There is also recognition that training alone is not sufficient: it has to form part of a broader package of resources and support.

- “At first, we just trained women in vocational skills, but realised that women were not able to use these skills because the training was not deep enough to make them competitive in the market, and they did not have the resources to start their own businesses. So we set up a loan fund which has been very powerful. Over the years, we have seen that this has given the women access to housing, basic services, confidence, and considerably improved status in the community and in the household”.

(Lajana Manandhar, Lumanti Support Group for Shelter, Nepal)

There are important opportunities for improvement in women’s skills, status and livelihoods through the growth of ‘green jobs’, particularly in the construction industry. The Lumanti Support Group in Nepal, for example, described how they are working with a local network of cooperatives, which offer free vocational training in fitting solar panels, welding, wiring and other skills required around solar power. The BWI places great emphasis on the potential of green jobs:

- “Our priorities for vulnerable women workers in the construction industry are to provide vocational training, enabling them to escape from the lowest paid, most precarious and most vulnerable forms of employment, and exploiting the opportunities for new jobs for women in the emerging green economy, particularly plumbers, electricians and other specialist technicians”.

(Ambet Yuson, BWI)

3.2.5 Economic and Political Organisation

- “Experience has proved that with strengthened organizations and mobilization, women have been able to influence local and national policy and carry out advocacy for the approval of local development plans to obtain policies and programmes with a rights-oriented approach. For example, community mothers with national and local employment have obtained the approval of laws which result in pay and the recognition of their rights to a pension”.

(Norma Villarreal, OGB, Colombia).

There is a common demand from many of the interviewees - particularly those representing or working closely with membership-based organisations of poor working women - for **technical support, capacity-building and organisational development** of local and national workers’ representative organisations, including trade unions, cooperatives (including SACCOs), informal associations, or ‘emergent’ membership-based organisations supported by NGOs.

Interviewees mentioned a range of needs for capacity-building which include:

- basic organisational skills - recruitment of members, democratic participation and governance, accountability and transparency

- collective bargaining – identifying collective issues, allies and bargaining counterparts, establishing fora for negotiation and conflict resolution
- organisational sustainability – collection of membership dues, financial planning and management, project management, design and fund-raising.
- “The invisibility of poor working women has reduced over the last ten years, but it is still difficult to get serious political attention. Helping the women to organise themselves is the best way of enabling change in the women themselves, making it possible for them to have their own voice”.
(Om Thapilya, HomeNet Nepal)
- “Vulnerable women workers need to be organised, not just through SACCOs, but according to their profession, trade or sector, such as trade unions, cooperatives or women’s associations of street vendors. Although it is difficult to avoid such organisations becoming politicised, these women need to be organised in order to understand their rights and responsibilities”.
(Nita Neupane, ILO, Nepal)
- “It is necessary to ensure more political participation for women so that they may raise their voice. A concern is that women are thinking about immediate needs and not about strategic changes and this is because women are responsible for basic family and community issues”.
(Luz Marina Torres, March 8 Women’s Collective, Nicaragua)
- “The priority for working-poor women is support for the functioning of democratic organisational structures. Women don’t want to participate in short-term programmes in unpaid time, due to pressure from family, husbands, and the loss of time that could otherwise be generating earnings. There is a need for some sort of scholarship programme for women - serious one-month intensive full-time courses for example - with payment for loss of earnings provided, concentrating on learning how to design and manage organisations and activities. Perhaps a *StreetNet Women’s University* similar to the SEWA Academy”.
(Gaby Bikombo and Monica Garzaro Andrino, StreetNet International)
- “We can’t afford to hire highly skilled professionals to undertake the management and administration of our organisation. We need to strengthen our own management skills, with the support of Oxfam”.
(Ram Kali Khadka, Women Skills Development Organisation, Nepal)
- “We need help in developing our skills in advocacy and negotiating. For example, to assist women workers in talking to local government officials about transport by-laws, permits, licences, etc”.
(Dickens Ochieng, Kenya Waste-Pickers Alliance)
- “We need to make links and help other organisations to make linkages to help form real representative organisations for women, to get their share of the cake, to challenge the State to deliver what it has promised”.
(Thibaut Hanquet & Thu Ha Van Thi, Oxfam Solidarité Belgium, Vietnam)
- “There is enormous demand for local and national capacity-building for membership-based organisations which WIEGO and others do not have the capacity to deliver. Oxfam on the other hand has sufficient scale and presence at national level to provide invaluable support, either directly, or through partnership

with local NGOs and/or constituent national members of the international networks (e.g. Kenyan waste-collectors, Nepal domestic workers)".
(Chris Bonner, Organisation and Representation Programme [ORP] Director, WIEGO)

In addition to 'internal' capacity-building of organisations representing working poor women, there are also major tasks in the **removal of external barriers** to effective organisation and livelihoods.

There are many legal and regulatory barriers to organising: for example, prevention of self-employed or own-account workers from joining unions, or obstructive regulations for the registration of cooperatives. Oxfam is well-placed to give substantial assistance to women advocating or campaigning for reforms to labour laws, registration rules and procedures, and the removal of restrictions in their rights to freedom of association.

Similarly, there are legal barriers to livelihoods, including the rights to urban space, property rights, access to waste (e.g. permission to collect from land-fill sites), and services for home-based workers, where Oxfam is also well-placed to give **support for reform**.

Central to the ability of working-poor women to remove barriers to organisation and livelihoods are i) their recognition by authorities as legitimate representatives for negotiations and consultation; and ii) the establishment of procedures and structures which are inclusive of working-poor women representatives in , for example, tripartite structures, dialogue with municipal authorities and engagement with private sector.

Many organisations of working-poor women face a fundamental barrier when attempting to gain support from donor agencies, policy-makers and other opinion-formers; that is, attempting to explain **how and why strong democratic organisation is an essential part of building livelihoods**, rights and respect.

- "There is little systematic documented evidence that the democratic organisation of women workers leads to improved livelihoods, confidence, status, and power. Oxfam could make an important contribution by supporting or undertaking such research, the results of which could help MBOs of poor working women to gain support and recognition from a wide range of agencies. It could provide leverage for resources and policies that support organisations of poor working women".
(Chris Bonner, WIEGO).

This was echoed in several other interviews, for example:

- "Oxfam would be in a good position to build up an evidence base for the impact of organising on improving livelihoods/ combating poverty. I think it would be useful to help donors who aren't necessarily coming from a worker/ trade union perspective to recognise the value of organising in tackling poverty".
(Nesta Holden, Homeworkers Worldwide, UK)
- "We helped organise some of the vegetable vendors in local markets, which led to the creation of two very active cooperatives – one of which was governed and managed entirely by women. But for this to really have influence over policy, this needs to take place on a national level – in other words, all the vegetable vendors in all the cities need to be organised to influence the national policies that affect them. This requires the support of some long-term action research – engaging with the women themselves, determining their needs, and evaluating the outcomes".

(Lajana Manandhar, Lumanti Support Group, Nepal)

3.2.6 Alliances and Networks

There is considerable potential for the development of national, regional and international alliances and networks of organisations representing working-poor women. These can consolidate and amplify their voice to policy-makers, governments and development agencies, enable them to share experience and resources, and combine activities.

There is considerable potential for alliances that support the development of **national and international networks of democratic workers' organisations in specific sectors**.

These could include:

- *Construction* - in alliance with the BWI, and notably in South Asia, where women form a significant proportion of the workforce but are concentrated in the lowest paid, least skilled occupations
- *Transport* – in alliance with the International Transport Workers' Federation (ITF). Although women are under-represented in the informal transport industry as a whole, there is evidence that i) they are over-represented in the lowest-paid and most precarious forms of employment, such as transport services (cleaning, catering, fuel-selling), and ii) increasing numbers of women are becoming transport operators in some countries (e.g. Nepal, Nicaragua, Thailand, Philippines). Moreover, poor working women in all sectors are amongst the biggest users of the informal transport economy, which is thus essential for their livelihoods
- *Domestic work* – in alliance with the International Union of Food Workers (IUF). Although there have been very successful early beginnings of the International Domestic Workers' Network, substantial support is still required to strengthen organisation at local, national and regional level.

There is also considerable potential for the **development of city-wide alliances and federations of organisations representing urban poor working women**. There are good examples (e.g. Ahmedabad and Pune in India) of women workers' organisations from a range of sectors and occupations in the informal economy, (including waged and own-account workers) forming city-wide coordinating bodies. These are capable of much greater power and leverage in negotiations and advocacy with city (and national) authorities for policies and regulations which have a positive impact on women's livelihoods. In some countries, this model could be explored as a partnership with national trade union centres (e.g. SEWA in India; the Ghana Trades Union Congress; the General Federation of Nepalese Trade Unions [GEFONT] and the National Trades Union Congress [NTUC] in Nepal).

There are major opportunities for **alliances with the cooperative movement**, particularly in capacity-building and removing legal and procedural obstacles to cooperative formation and registration by working-poor women.

- “Cooperatives are hard things to achieve and develop, particularly among informal workers where there are low levels of education. To build an economic enterprise that works and is sustainable requires long-term support and engagement. We need to bear in mind the failure rate among start-up cooperatives. National cooperative apex organisations need to build their capacity to assist cooperative development through exchange visits, workshops etc.

“Ghana is a good example of this, where the cooperative federation has got good cooperative development training skills, but the organisation remains weak, and is without the resources to deliver programmes. Similarly, there are now good quality

cooperative colleges and trainers in Africa – particularly in Ethiopia, Tanzania and Kenya – but the *Coop Africa* project which supports them is closing at the end of the year after withdrawal of funding from DFID”.

(Maria-Elena Chavez, International Cooperative Alliance)

The potential for alliances with the cooperative movement include developing cooperatives in the care economy and providing social protection.

- “There are some very good examples to be found. The Benin federation of cooperatives provides access to health insurance through credit unions, sex workers in Thailand have organised themselves into cooperatives, providing childcare and health care; there are big social insurance cooperatives in Colombia, Ecuador, and Argentina”.

(Maria-Elena Chavez, International Cooperative Alliance).

Many organisations of working-poor women, in many countries, have found it very difficult to overcome the many legal and procedural barriers which can delay or make impossible the registration of cooperatives. There appears therefore to be good opportunities for Oxfam to build alliances with national cooperative federations in order to persuade governments about reform of cooperative policy, legislation and regulation. Poor women workers – particularly in Colombia, Vietnam, Russia and Kenya – would thus find it easier to establish and benefit from cooperatives.

Such alliances are particularly needed in Latin America at present. In Colombia, the government is attempting to disband *all* cooperatives in response to the growth of false ‘disguised’ cooperatives (companies setting up cooperatives for tax-breaks and exemptions from labour laws). This has created enormous problems for cooperatives throughout the region, especially in Argentina and Colombia where the Colombia Cooperative Federation is in particular need of support. The ILO is currently working closely with the ICA to persuade governments not to shut down genuine cooperatives.

3.2.7. Note on England and the ‘Developed World’

Circumstances in the UK, and other economies of the global North, are obviously different, but the underpinning processes remain the same: the changing nature of work towards more precarious and vulnerable employment, and an expansion of the informal economy. The issue is made more complex by the policies and procedures of welfare payments, where increasing pressure is placed on the poorest and most vulnerable in society to reduce their demands on welfare, while criminalising those who work informally. The prospects in the UK are now even worse.

“The current political climate of cuts in government spending is having a devastating effect on women informal workers in the UK. Women working informally are under greater threat through pay cuts and increasing insecurity of work, and women wanting to work part-time or with flexibility are finding no opportunities to do so. Cuts in ‘marginal’ benefits hit women in the informal economy particularly badly. Pressure on the formal economy has a distinct knock-on effect in the informal economy. The union has experienced a huge increase in complaints from members about gender and maternity discrimination, and equality and women’s rights at work are under real threat”.

(Diana Holland, Assistant General Secretary, Unite the Union, UK)

Nevertheless, there have been some successful examples of organising among informal, particularly migrant, workers in the UK – among food workers in the meat industry and cleaning workers (Unite), and in black and minority ethnic communities in northern

England (OGB UK Poverty Programme). The work of Kalayaan⁷, with the support of Unite, in organising successfully among UK migrant domestic workers is well known, and remains an outstanding example of cooperation between unions, NGOs, faith groups and development agencies.

The UK is of course not alone in experiencing a growth of precarious and informal employment, which in turn generates further poverty, particularly for vulnerable women workers. The global financial crisis has affected women everywhere in ways that are distinct from its impact on men.

- “Women are directly affected by cuts in public expenditure both as workers in and as the main beneficiaries of public services. Yet overall women are the most affected by the increasing insecurity and precariousness of work. The consequence of insecurity for women is far reaching as they remain the primary family care-givers. Unemployment, job insecurity, low pay and public service cuts all limit their ability to feed, educate and nurture their children”.
(ITUC, Living with Economic Insecurity: Women in Precarious Work, March 2011)

In Australia, studies have shown that the trend in women’s employment is increasingly part-time, casual work with 58 percent of part time jobs also casual. In the EU, the European parliament adopted a resolution in October 2010 on precarious women workers, which highlights the “overrepresentation of women in precarious work”. In Canada, part-time, contract, and temporary work as well as self-employment, correspond to around one-third of the workforce nationally. Women are overrepresented in this category mainly because of the high number working part-time. In Japan precarious work is highly gendered. Women account for about two-thirds of non-regular workers. Temporary work in Japan is gendered to an even greater degree than part-time work. Women make up more than 80% of temporary staff. (ITUC figures).

Although there is much anecdotal evidence, there is a dearth of strong statistical and empirical evidence on the scale, scope and nature of informal employment for vulnerable women workers in the global North, including the UK. OGB’s UK Poverty Programme along with Community Links (a London-based NGO) have done some survey work, but it is limited in geographical coverage and research methodology. This is understandable, given the great difficulty in getting UK informal workers to speak frankly and publicly about the nature of their informal work for fear of prosecution or loss of income. There is an important potential role for OGB, working closely in partnership with trade unions and community organisations, to undertake a national survey of women in precarious and informal employment in the UK.

3.2.8 Oxfam’s Role in Advocacy, Facilitation and Relationships

In addition to specific recommendations for OGB’s role in support for women in vulnerable urban livelihoods which have been included above, there are more general comments about the potential of OGB for strategic intervention:

- **advocate policy** with governments and donor agencies
- **facilitate networks and cooperation** between organisations supporting and representing urban working poor women
- **improve OGB’s relationships with membership-based organisations** representing workers.

There were numerous mentions of how OGB can use its skills and resources, as well as the credibility of the ‘Oxfam brand’, to raise the status of women informal economy

⁷ Kalayaan – a UK charity providing advice, advocacy and support services for migrant domestic workers.

workers as actors, not victims, to strengthen the credibility and amplify the voice of organisations of urban poor working women.

Several interviewees believed that OGB should develop clear, strong policy statements in support of urban working-poor women, both in the UK and overseas:

- **advocating social protection coverage** for informal workers
- **campaigning for rights** of migrant women workers
- **supporting the campaign for labour rights** for domestic workers.

Some of those interviewed also thought OGB had a major role in:

- **documenting the impact** of government policy on poor working women
- **providing evidence** of policies that have positive impact
- **disseminating good practice**
- **'joining up the dots'** between the numerous campaigns for basic standards and legal protections for the working poor, as a coherent message to governments and inter-governmental agencies.

OGB also has the potential for **supporting or helping to create mechanisms and processes for dialogue and negotiation** between representative organisations of vulnerable working-poor women with governmental authorities at all levels, from municipal authorities and national governments to UN bodies and other inter-governmental agencies. This should include, for example, working in partnership with trade unions to ensure the inclusion of informal women workers in national and international, tripartite consultation structures.

- “Oxfam should use its ability to create mechanisms for dialogue with essential partners at all levels of government”.
(Sergey Zhidkikh, OGB, Moscow)

There are strong calls for OGB to strengthen and facilitate support for urban poor women workers from other donor and development agencies. This could include **developing linkages with specialist donors**: for example, waste-recyclers' groups being able to build contacts with agencies that specialise in water and sanitation, or in bio-gas production; or informal transport workers being able to develop links with donors in the transport and logistics industries. OGB could also play an invaluable role in **promoting support** for urban working-poor women **as a priority issue for governmental agencies**, particularly in Europe.

- “It is important to meet with European governments, especially the Spanish municipal governments that are more sensitive to the local reality of women. Oxfam could play the role of spokesperson with the donors in relation to the needs of urban women in vulnerable conditions”.
(Luz Marina Torres, March 8 Women's Collective, Nicaragua)

OGB should also be helping to **facilitate networks, linkages and cooperation** between organisations working with vulnerable women workers, internationally and locally.

- “Oxfam could help different sectors to link and cooperate with each other, for example linking farming women's cooperatives with market and street vendors associations of women, or with the private sector to help provide a link to markets, or to agencies interested in promoting corporate social responsibility”.
(Lajana Manandhar, Lumanti Support Group for Shelter, Nepal)

- “No organisation is currently bringing together all the different organisations currently working in support of urban poor working women. There is huge potential for Oxfam to help build knowledge-sharing”.
(Saru Joshi Shrestha, UN Women, Nepal).

Several interviewees (including OGB’s own staff) also suggest that Oxfam could be better at **listening to people on the ground, coordinating the different development actors** involved in projects, and **positioning itself collaboratively** in relation to other actors. A number of comments were particularly concerned with the perception that Oxfam was not always good at consulting and listening to representative organisations of urban poor women workers.

- “There is potential for Oxfam to improve support to vulnerable women’s livelihoods, but this requires Oxfam national offices to build good relations with representative workers’ organisations. There was some disappointment, for example, that the Oxfam office in Kenya had developed a programme to lobby the government on issues concerning the informal economy, but did not even consult KENSAVIT (Kenya National Alliance of Street Vendors and Informal Traders)”.
(Gaby Bikombo and Monica Garzaro Andrino, StreetNet International)

4. POTENTIAL ACTIONS FOR OXFAM GB

4.1 Care Work, Social Protection, Social Enterprise and Services Markets

Care work, in its broadest sense, has emerged from the research as a central theme – particularly lack of childcare and maternity care – and perhaps provides an important starting point for OGB’s exploration of how to strengthen the infrastructure of livelihood conditions for working-poor women; overcome isolation and invisibility; promote women’s participation and leadership in economic and political organisations; and improve power and status in the household and in the community.

A new OGB programme should focus on a number of interrelated key elements:

- Advocacy and policy-development for increased resources to and prioritisation of social protection and care provision by governments, designed specifically to meet the needs of working poor women.
- Development of social enterprises, particularly cooperatives, run for and by women to provide care services and social protection; and in recognition of the facts that reaching the poorest women and gaining long-term sustainability require both state and employer financial contributions.
- Provision of skills and training for enterprise and livelihoods’ development, directed towards the development and upgrading of markets in services, particularly those supporting women - rather than concentrated wholly on meeting perceived opportunities in product markets.
- Support for the development of community-based or market-based centres (physical spaces) that combine, where possible, the provision of a range of services including care services, especially childcare; access to social protection, health support and advice; vocational training; ICT facilities; micro-finance and debt counselling; market information; and a focal point for the development of women’s participation and leadership in democratic organisation.

4.2. ICT

The research reveals that, while many poor working women have access to basic mobile phone technologies, few have access to high quality services or more advanced ICT applications. OGB should consider two strategies in parallel:

- Support for the development of community-based ICT facilities, affordable by all poor working women and within the context of broader services, as outlined above.
- Development of partnerships to encourage innovative applications of mobile phones, particularly for women migrant workers: for example, providing help, advice and support, ability to develop collective organisation, and greater control over the management of money (particularly remittances).

4.3. Microfinance & Debt

There are numerous agencies, including private sector companies, concentrating on the provision of microfinance (loans and insurance). There is, however, an important role for OGB in exploring:

- Provision of advice, support and education for women in debt, whether as the result of micro-finance schemes or traditional money-lending.
- Innovation in cooperative models for micro-finance, designed to ensure the productive use of loans and collective social enterprise by and for working poor women.
- Microfinance provision as part of a broader range of support services, including social enterprise development, training and the provision of care services.

4.4. Market & Enterprise Development

There are many organisations and programmes established to provide vocational training and support to working-poor women (predominantly own-account workers) to gain improved access to product markets and improve their skills – particularly in ‘traditional’ products and craftwork. Often these reinforce gender stereotypes and isolation (particularly for home-based workers), generate very low incomes and attempt to supply products into already very crowded local markets. There are important opportunities for OGB to develop new partnerships which can:

- Support and develop new social enterprises to meet the needs of services’ markets that have a direct positive impact on the lives of working poor women (as above).
- Support innovation in cooperatives and social enterprises that enables women to move into higher skilled, higher paid work, and into sectors where women have been traditionally excluded.
- Explore the implications and opportunities of the emerging green economy for working-poor women to gain new, non-traditional and higher income employment.

4.5. Economic and Political Organisation

Improvements in the livelihoods, status and power of working-poor women rely on their effective organisation and representation through economic and political organisations – whether micro-business associations, trade unions, cooperatives or other informal forms of democratic organisation. OGB has the opportunity to support and strengthen the voice and visibility of these organisations through:

- Capacity-building and organisational development for local and national membership-based organisations of working-poor women.
- Public education and advocacy to support the removal of legal and regulatory barriers to the ability of working-poor women to freely form democratic organisations, and to livelihoods (e.g. rights to urban space).
- Support for the recognition of working-poor women’s representative organisations by local and national authorities as legitimate consultation and negotiation counterparts.
- Support for the establishment of procedures and structures enabling working-poor women’s representatives to be included in policy-making forums alongside governments, employers and trade unions representing workers employed in the formal economy.
- Strengthen evidence and policy discussion within governments, research institutions and the donor community to build awareness of the essential contribution of strong

democratic organisation of working-poor women to the achievement of improved livelihoods, respected rights and gender equality.

It is essential, however, that support to such economic and political organisations is undertaken with great sensitivity, only in close cooperation with the democratic membership-based organisations themselves, and in consultation and partnership with the appropriate national and international networks and federations.

4.6. Alliances and Networks

National, regional and international alliances and networks of working-poor women's representative organisations are essential to consolidate and amplify women's voices to policy-makers, governments and development agencies. OGB can do much to strengthen and encourage the development of these, particularly:

- Alliances and networks of women workers in specific employment sectors, notably supporting emerging networks of women in construction, transport and domestic work.
- City-wide alliances, federations or networks, bringing together poor working women from across all sectors to strengthen their voice and visibility with municipal authorities, and establish consultation and negotiation on key common issues
- Alliances with the cooperative movement, particularly to strengthen the capacity of national cooperative federations to remove the legislative barriers to cooperative registration, and cooperative training organisations to give support and training on cooperative development and management for working poor women.

4.7. Advocacy, Facilitation and Relationships

It is recognised that OGB has world-wide 'brand recognition', a presence in many countries, as well as credibility and influence with a wide range of government, private sector, civil society and policy institutions. This is potentially very valuable for advocating policy, facilitating change and building relationships in partnership with working poor women's organisations. This role could include:

- Strong policy statements, documentation and public education messages in support of urban working-poor women.
- Facilitation of dialogue and negotiation between representatives of working-poor women and local, national and international governmental authorities.
- Strengthening support from, and facilitating coordination between, other donor and development agencies in programmes to improve livelihoods, rights and equality for urban working-poor women.
- Helping to facilitate national and international networks of organisations working in support of urban working poor women.
- Encouraging Oxfam regional and national offices to consult representative organisations of urban poor working women on a regular basis, and develop long-term cooperation.

5. CONCLUSIONS AND RECOMMENDATIONS

This report is based on consultation with a wide range of organisations: geographically and economically diverse, concerned with women in different sectors and forms of livelihoods, and coming from a wide spectrum of conceptual frameworks and theoretical models for the development of working-poor women's livelihoods.

The report also derives from consultation and conversation with OGB itself, both staff and partner organisations in the countries concerned, and with those responsible for programme policy, design and management in the Oxford head office.

Inevitably, therefore, the needs expressed and the opportunities identified by the respondents reflect considerable diversity. In a sense, it provides a snapshot of current thinking from a wide range of practitioners active in supporting the livelihoods and rights of working-poor women.

In analysing the results of our conversations, we have necessarily concentrated on the issues and suggestions that we believe may correspond with some of OGB's current priorities and criteria, and some innovative areas of work for OGB to explore. We have included very little, for example, on the provision of funds for micro-loans, even though it was perhaps the most common demand expressed, as OGB already has considerable experience in this already crowded field. Nor have we highlighted general statements or proposals on respect for workers' rights, which we assume are part of OGB's core values. Nor have we given particular attention to the essential relationship between strong democratic organisations of working-poor women and their ability to recover from disaster and crisis.

In follow-up questions during the interviews and in compiling this report, we have sought to learn from ideas and experience in four key areas of OGB interest:

1. the relationship between care work and livelihoods (and the more general relationships between gender-differentiated roles in the household and over-representation of women in low-paid and low-skilled employment)
2. the potential for advocacy and facilitation of multi-stakeholder dialogue
3. the application of lessons learned from market and enterprise development in a rural setting to an urban context
4. the potential role of ICT as a tool for enhancing livelihoods and realising rights.

Despite this, the findings of our research inevitably remain very broad in scope, and it would not be practicable to include all the potential areas of work expressed by the respondents in a single programme.

Nevertheless, we offer some initial conclusions and recommendations, reflecting what we have learned from the process, what particularly struck the team as interesting during the interview process, our conversations with OGB itself, and our collective experience in the field.

Programme Proposal - Foundation Stones - Relations with Workers' Organisations

- “It is important that we, as domestic workers, speak up for ourselves and our rights, rather than having someone else do it for us. Any action becomes more alive, more visible, and more effective when domestic workers campaign for themselves, although of course the support of other trade unions and NGOs is very important”.
(Melissa Begonia, *Decent life for Domestic Workers*, 2010, Unite Justice for Domestic Workers, UK, quoted in ITUC)

OGB's first priority must be to give serious consideration to its relationships with the organisations that represent urban working poor women themselves. OGB's historical reputation as a reliable partner for democratic workers' organisations is not entirely solid in some countries: mutual trust and respect are essential preconditions for effective and sustainable partnerships.

These relationships will be essential in building OGB's *local* understanding of the issues facing urban poor working women: the specifically urban development needs, the needs of waged workers as well as own-account workers, and the dynamics of gender relations within and between organisations. They will also provide the basis for OGB's future credibility and reputation as an organisation which listens to and respects workers' own democratic voices, seeks to strengthen the initiatives of the workers themselves and avoids duplication of effort with other related agencies.

The first recommendation, therefore, as the foundation stone for the programme, is a well-prepared, thorough, structured consultation with national unions, cooperatives and associations representing urban working-poor women in the countries concerned, and with their concomitant international networks and federations. We would suggest that this could be accompanied by an education and training programme for OGB staff and key partner organisations to promote a greater understanding of the history, structures and current concerns of democratic workers' movements, and their role as actors in development processes. This is not a one-off exercise, but the basis of long-term and productive cooperation. Working women want to speak for themselves: they want to be agents, not subjects, of development programmes.

Secondly, within Oxfam as well as other development agencies, there needs to be an understanding of why and how support for strong and sustainable democratic organisation is an essential precondition of improving the livelihoods of working poor women. Oxfam has an important role in stimulating research, strengthening evidence and policy discussion, internally and externally, on the power of collective action by women to achieve better livelihoods, respect for rights and gender equality.

Thirdly, we were struck by the important differences in terminology used by the interview participants, reflecting the different and sometimes contrasting, conceptual frameworks interacting within OGB, and in the relationships between OGB and partner organisations. This is most striking in the use of terms 'worker' and 'entrepreneur', the different assumptions that lie behind these terms, and the implications they have for programme design. These need to be questioned and the assumptions made more explicit. For example, poor 'workers' are not merely interested in labour rights: they also need access to capital and markets, improved vocational skills, and property rights. Similarly, poor 'entrepreneurs' are not merely interested in acquiring business skills; they also demand social protection, rights of freedom of association and collective bargaining, an end to corruption, and freedom from harassment. On the ground, these distinctions are not helpful and may lead to unnecessary tensions. Ideally, they should be replaced with a

shared understanding of all aspects of urban working-poor women's lives, as well as a shared language for both discourse and practice.

We would add that OGB discourse and terminology in discussion around poverty, employment, gender and vulnerability is frequently highly abstract and intellectualised. It can appear to an external reader to be using an internal private language. All large organisations inevitably have a distinct culture and discourse, but to engage in meaningful dialogue with external organisations (which have their own terminology), requires 'plain English' to express policies and ideas.

Potential Programme Elements

From the 'shopping list' of potential actions outlined in the preceding section, we would recommend that OGB considers four priority areas for further consideration.

1. Support for strengthening the **voice and visibility** of working-poor women through local capacity-building of membership-based organisations, support for the development of city-wide and national alliances, and advocacy to governments for the recognition of legitimate workers' representatives and their inclusion in policy-making forums.
2. Exploration and development of **new models of cooperatives and social enterprises** for working-poor women, which explore routes into non-traditional, higher-paid, higher-skilled areas of work supplying new markets, rather than attempting to gain a competitive edge in already saturated markets (e.g. handicrafts). This should include support for enterprises that supply high quality services (e.g. childcare, care of elders, healthcare, housing, social insurance) while recognising that, without external support from the state and/or employers, such provision will either be unaffordable to the poorest of working women, inadequate to meet even the most basic needs, or that the workers employed by the enterprises themselves will not be able to afford to live. The development of such enterprises will therefore have to go hand-in-hand with public campaigns and advocacy for state provision and employer contributions.
3. Support for the development of **local resource centres** in urban communities where large numbers of working-poor women live, primarily providing childcare, but also performing a number of other functions (health provision, debt counselling, business support, vocational training, ICT access). These centres should be cooperatives or social enterprises, and may benefit from partnership agreements with local government.
4. Exploration and development of new **ICT applications for women migrant workers**, especially in support of their safety and security, respect for rights, employment opportunities, and access to secure and low cost financial transactions.

National Programmes

Originally, there was an intention to draw conclusions at a national or regional level to include specific outcomes and recommendations. This proved to be impossible to achieve on the basis of the interviews, especially when in most countries, we were restricted to relatively short telephone interviews with a small number of respondents. To achieve a set of coherent national profiles of conditions, obstacles, and opportunities with sufficient detail and analysis would require considerably more research and broader consultation.

Introductory Email
FOR TELEPHONE INTERVIEWS

Innovations and New Opportunities - Working-Poor Women in Urban Areas

Dear...

Thank you for agreeing to offer your expertise and time to Oxfam's new strategic thinking on women's livelihoods in urban areas: this is much appreciated.

GLI has been invited by Oxfam Great Britain to help gather information and views on strategies to support working-poor women in urban areas. We are assisting Oxfam to identify innovative ways of making change with and for working-poor women, and to explore how Oxfam might contribute to the work of others. Oxfam works with other development actors in many ways – advocacy, research, convening multi-actor discussions, media and communications – as well as through funding.

Our first step is to have conversations with key people like yourself – people with critical knowledge on the “who”, “what” and “how” of the issues. We are doing this by means of structured (but friendly!) telephone interviews with a range of national and international organisations, in eight or nine sample countries.

The interview will cover, for example, significant trends and issues about decent work and better livelihoods for urban women in poverty, and new initiatives and opportunities that could enable working-poor women to advance and defend their interests. We expect that the interview will take no more than an hour.

In the meantime, we attach more detailed information about the interview coverage. We would like to confirm that [] will call you on [], at [] your time, and look forward to speaking with you then.

Best regards,

Dave Spooner (dave.spooner@global-labour.net) &
Annie Hopley (annie.hopley@gmail.com)
Global Labour Institute (GLI)

Attachments

1. INTERVIEW BRIEF

Oxfam Context

- Oxfam has started a process to understand various strategies and approaches to support working-poor women in urban areas
- During 2011, Oxfam will define ways in which to add value to the efforts of other organisations and actors to address urban poverty – “urban working-poor women” is only one part of this initiative

- Other staff in Oxfam are investigating urban poverty and: disaster risk reduction, social protection, climate change adaptation, governance, services and enterprise development, in urban areas
- Oxfam has a long history in rural development, often contributing through advocacy, research, convening multi-actor discussions, media and communications
- Oxfam works with other development actors in many ways, not only through funding.

Focus and Themes

- Strategies, innovations and opportunities for structural and sustainable improvement in the livelihoods of working-poor women
- Urban areas: capital cities and towns
- Women who are *not* destitute but are own-account workers and waged workers in the informal economy (i.e. in a range of unstable and unregulated, precarious employment in product, service and labour markets)
- Gender-mixed organisations and livelihoods, as well as those where women are concentrated
- Structural problems and barriers faced by working-poor women in non-emergency situations, as others will be researching initiatives such as cash transfer and food security programmes in emergency situations

Interviews

- Telephone interviews will be conducted by GLI:
 - during February and early March 2011
 - with a range of organisations, public and private sector officials
 - with respect, and at a level and pace appropriate to your experience and knowledge
 - using a mixture of general, open-ended and focussed questions.
- Areas to be explored include, for example:
 - Trends – are there new populations of women (e.g. young women, certain ethnic groups, migrants from rural areas or internationally) are there new occupations, or new forms of employment
 - What, in your view, are critical barriers to decent work for working-poor women? (top 2-3, not the whole list!)
 - Do you know of any initiatives that also address the burden of women's household and caring work?

- What is new/innovative/compelling in how government and others are trying to improve the lives and livelihoods of working-poor women?
- Are there communications initiatives (using media, mobile phones or more conventional communications) that you consider effective in promoting positive change?
- Which (types of) organisations of women, of workers, or mixed organisations do you consider particularly effective, and why?
- What might Oxfam add? What do you see as Oxfam's unique contribution?
- Are you aware of donors that are funding this area of work in your country or region?

Final Report

The final report will:

- Be shared with you
- Maintain the anonymity of all contributors, *except* where they have given express permission to be named
- Contribute to the critical dialogue which helps development actors work together effectively.

Interview Script

**INTERVIEWS
Urban Working-Poor Women
(women in vulnerable livelihoods)
Oxfam-GLI Consultancy Feb-March 2011**

INTERVIEW SCRIPT

Please:

- Use this script as a guide and an aide-memoire only:
 - to structure the interview in a conversational style
 - to focus on and elicit the information we need to gather.
- Reassure the interviewee that s/he is welcome to ask you for clarification at any point.
- Adjust the language sensitively for each interviewee – but stay within the boundaries of Oxfam’s conceptual thinking.
- Keep diplomatic control of the process (e.g. steer interviewees back on focus; probe for all that is relevant; let interviewees do the talking).
- Keep an eye on the time. There is one hour max for each interview.
- Establish and sustain interviewees’ engagement with the process (e.g. that is very helpful; we are about half-way through now).
- Ensure that interviewees know how you are recording what they say, and what happens next to that record.
- Mention, at the beginning, that no names will be used to identify interviewees in the final report, unless they give their permission. Check for permission at the end.
- Compile your interview reports under the main headings in the script.
- Complete the form for each interview (at the end of this script), and email with your interview report to annie.hopley@gmail.com within 48hours of the interview.

Thank you!

THANKS & INTRODUCTIONS

- Thanks for agreeing to participate/sharing your expertise/giving your time
- Introduce self
 - name, organisation, commissioned by Oxfam GB (contact is Thalia Kidder or country director/programme manager in that country)
- Reassure that this interview is not a test
 - No right or wrong answers
 - More of a structured conversation on certain topics of interest to Oxfam
 - Oxfam keen to know your views
- Clarify that this interview is not about funding
 - Not trying to determine whether or not you/your programme may receive funding from Oxfam
- Anonymity - unless you give us your permission
 - will not quote you directly by name
 - will not attribute any views or comments to you by name
 - will check this with you again at the end of interview.

BRIEF DESCRIPTION OF THE OXFAM PROJECT

Oxfam is thinking about how to best support working-poor women in the long term. As Oxfam GB will develop an 'urban poverty strategy' this year, we are *first* focusing on urban areas – also interested in rural women in vulnerable livelihoods (but not in this research).

- Working-poor women = self-employed or waged workers, stuck in low-paying, high-risk, vulnerable economic activities (the informal economy)
- Oxfam interested in how working-poor women are able to improve their livelihoods and lives: gain power in markets, and improve income and employment conditions.
- Also interested in how working-poor women are able to be empowered in households (families/communities) and how this links to improving their position in markets / employment.
- Keen to work on this with others (e.g. NGOs, unions, private employers, women's groups, other development actors)
- For this project we are focused on non- emergency situations/disaster-relief, although we know that emergencies do make women's livelihoods more vulnerable. This is less about cash-transfers or social assistance, and more about making lasting changes for the better (structural, sustainable change)
- At a very early stage in the thinking/still exploring
- By taking part in this interview, you will be helping to inform and shape Oxfam thinking on how to make a real difference in the lives of millions of women.

INTERVIEW FOCUS & THEMES

- Focus of our interview is positive – about opportunities, success and innovation – we have documentation about common problems for working-poor women:
 - How can / could / will change happen?
 - Who could Oxfam work with? Which partner(s)?
 - What unique strength / expertise can Oxfam offer to this work?
 - What (other) donors are interested in this area of work?
- Key Themes:
 - Approaches that are currently working well to improve women's livelihoods and power in markets
 - Initiatives/interventions that are making good efforts to address the added burden of women's caring/domestic work
 - Attitudes/stereotypes that put/keep women at a disadvantage in their paid and unpaid work
 - Using ICT - for example, as a tool for advocacy / campaigning.
 - New capacities or ways of working that organisations need to be more effective.

Below we have 4-5 sections of questions. In each you'll find:

- A short explanation of WHY we're interested in this section
- The MAIN QUESTION
- PRIORITY follow up questions
- Other questions that may be helpful to elicit more information.
- It may be helpful to remind respondents that they have about 5 -10 minutes to respond to each section.

1. CURRENT PICTURE

Explanation:

“Given that we know something about women and poverty in this city/country/region, we’d like to focus on what’s new or striking to you, and what’s changing...”

Can you please tell me one or two new, significant points about the situation of poor working women whom you are currently supporting / representing / working with/in this city/country?

Priority follow-up questions:

- Are there any trends/changes having an impact (good or bad) on their livelihoods?
 - Attitudes / beliefs / stereotypes / norms? New organisations?
 - Legislation or government policy? New practices of companies?
- What would you say are the main challenges – top 3?
 - Attitudes / beliefs / stereotypes / social norms?
 - What / who needs to change?

ELICIT & PROMPT:

- Who are the women you work with?(indigenous, migrant)? Why?
- What do they do (sectors, jobs)? Why do you think it’s strategic to focus on this sector/job?
- Are there other groups or sectors NOT being addressed enough?
- What are their working and living conditions (including earnings) like?
- How big/small, concentrated/dispersed, mixed/segregated are their work sectors and jobs?
- How big is the population here of working-poor women?

2. WHAT IS WORKING WELL?

Explanation:

“This is about current approaches to support working-poor women. We know that organisations, governments and others *choose* certain approaches because they believe them to be effective in making certain changes. Or maybe because the approach is *possible* at a certain time. We’d like you to choose one or two approaches [of your organisation, or others] and tell us WHY they were chosen and what’s working well (or not)”.

Could you tell me about one approach here that is working well / clearly improving the lives of working-poor women? And why it was chosen?

Priority follow-up questions:

- What is the key thing in each approach that makes it succeed / survive? (special efforts to reach women / new forms of organisation?)
- What is new / innovative / compelling?
- Are there any gaps in this approach?
 - Anything that needs to be strengthened?
 - Anything that is a particular threat / risk?
- **What are new ways of working that you consider should be done?**

- For example: is there a need to get religious leaders involved? Or work with businesses/employers? Or to collaborate with health authorities about illness, or the municipality about transportation? Is there a need for more research? Lawyers? Communications? What else should be developed?

ELICIT & PROMPT:

- What are their aims?
- Who benefits?
- What have they achieved?
- Who are the movers and shakers?
 - Who are the actors / agents?
 - Do they work in partnership with others?
 - Who are the partners?
 - Women's groups, traders' associations, private employers, trade unions, governments / municipal authorities, NGOs?
- How do they do it?
 - What kind of intervention / support / action do these approaches use?
 - lobbying / advocacy / capacity-building / facilitation?
 - Do they specifically address any attitudes / beliefs / cultural norms that disadvantage women?
- Is there a role here for Oxfam?
 - What could Oxfam offer? (*n.b.* not talking about funding here)
 - Anything special / uniquely Oxfam (communications, facilitation)

3. CARE WORK

Explanation:

“Our perspective is that working-poor women are often unable to choose better livelihoods, or to improve their livelihoods, in part because of responsibility to care for family and the long hours required of women to do domestic work – time poverty, mobility and gender relations. Some organisations address the home life of working-poor women as well as economic rights [e.g. services, housing, child-care, etc]”.

Can you please tell me about any initiatives / new approaches that address these issues of care work/household work or gender relations in families? And also WHY the organisation chose to do this?

Priority Follow up questions:

- What is the key thing in the initiative that makes it succeed / survive? (women-only meetings / transport services / child care?)
- **In your view, are there other interventions (about home life) that you think would *also* make a difference to women's status / power / visibility and voice in markets (labour, service, product)?**
- What would be required to do this approach?

ELICIT & PROMPT:

- What are the declared aims?

- What has been achieved?
- Who are the movers and shakers?
 - Who are the actors / agents?
 - Do they work in partnership with others?
 - Who are the partners?
 - Women's groups, traders' associations, private employers, trade unions, governments / municipal authorities, NGOs?
- How do they do it?
 - What kind of intervention / support / action does this initiative use?
 - lobbying / advocacy / capacity-building / facilitation?
 - Do they specifically address any attitudes / beliefs / cultural norms that disadvantage women?
- How do gender roles/relations affect women's earning power / earning potential?
- Are there any gaps in this initiative?
 - Anything that needs to be strengthened?
 - Anything that is a particular threat / risk?
 - Does it attract support / hostility from men?
- Is there a role here for Oxfam?
 - What could Oxfam offer? (*n.b.* not talking about funding here)
 - Anything special / uniquely Oxfam (communications, facilitation)

ii) In your view, what interventions do you think would *also* make a difference to women's status / power / visibility and voice in markets (labour, service, product)?

ELICIT & PROMPT:

- Gender advocates?
- "Policy push" to re-frame care as valuable and productive?
- Collaboration amongst those working on the full range of care issues (gender, HIV and AIDS, disability, ageing)?
- Legislation / regulation ("duty-bearers' obligations)?
- Building alliances with worker organisations / contacts in worker communities / NGOs / donors?
- Support for:
 - "bottom up" approaches
 - women's collective action
 - capacity / confidence building?
- Is there a role here for Oxfam?
 - What could Oxfam offer? (*n.b.* not talking about funding here)
 - Anything special / uniquely Oxfam (communications, facilitation)?

4. USING INFORMATION & COMMUNICATIONS TECHNOLOGIES (ICT)

Explanation:

“This next section is about communications and information technologies – like radio/TV, cell phones, email, on-line forums and others. We know that many groups now use ICT to: strengthen organising efforts; to promote changes in public attitudes (like about migrants); to publicise information about new laws or new threats, or to communicate between groups about what they’re learning. So we’re interested to know what kinds of ICT you think might improve approaches to support working-poor women, and WHY (for what reasons) you’d use ICT”.

Are communications and information technologies being used already? If so – how and why? If not, what do you think might be ways to use ICT in efforts to support women in the informal economy?

Priority follow up questions: [in this context....]

- Would you think of ICT as a tool for advocacy / organising? Why and how?
- Could communications help change / challenge restrictions imposed by cultural norms / sexism? Could you give an example?
- Might information technology improve women’s market power (e.g. by providing price information for producers or market information for newly migrating wage workers)?

ELICIT & PROMPT:

- Any other uses of ICT to support poor working women?
- Where would ICT be most effective / useful (home-based workers / street vendors / transport workers)?
- Any drawbacks to using ICT (cost / perceived priority)?
- Is there a role here for Oxfam?
 - What could Oxfam offer? (*n.b.* not talking about funding here)
 - Anything special / uniquely Oxfam (communications, facilitation)?

5. ANY OTHER COMMENTS?

We are at the end of the interview now. Is there anything else you would like to say / add?

Do you know of (other) donors that are interested in funding this kind of work – whether foundations, bilateral donors, private sector, UN or others?

6. PERMISSION TO QUOTE ?

Check for permission to quote interviewee by name in final report.

7. THANKS

CLOSE

Please:

- *save the form below*

- *complete one for each interview*
- *email the completed form with your interview report to annie.hopley@gmail.com within 48hours of the interview.*

Thank you.

INTERVIEWEE	INTERVIEWER
Number:	Name:
Name:	
Organisation:	Date of Interview:
Role:	
Country:	Date of Report submitted to GLI:

Interview Participants

<u>COUNTRY</u>	<u>ORGANISATION</u>	<u>INTERVIEWEE</u>
NICARAGUA 11	CTCP - Confederacion de Trabajadores por Cuenta Propia (own account workers)	Sandra Jimenez
	PRONICARAGUA (Nicaraguan agency promoting investment in agri-business, light manufacturing, textiles and tourism)	Luz Daniel Garcia
	Red de Mujeres contra la Violencia	Maria Elena Dominguez & Eva Maria Samqui
	Colectivo de Mujeres 8 de Marzo	Luz Marina Torres
	ALBA CARUNA (CARUNA administers funds for development projects within the framework of the Bolivarian Alternative for the Americas – ALBA)	Donald Aragon
	Red Nicaraguense de Microfinancieras con Enfoque de Genero	Patricia Padilla
	UNDP - United Nations Development Programme	Maria Rosa Renzi
	Movimiento Feminista	Maria Teresa Blandon
	Movimiento de Mujeres Trabajadoras y Desempleadas « Maria Elena Cuadra »	Gladys Urtecho & Tania Cordero
	Voces Caribenas (advocacy for multiethnic women)	Dorotea Wilson
	Congreso Permanente de Mujeres Empresarias de Nicaragua	Ximena Ramirez

COLOMBIA 10

CACTUS (women workers in the informal economy, in urban and semi-urban areas)	Aura Rodriguez
ILSA (poverty and women's rights)	Maria Eugenia Ramirez
Consejo Nacional de Planeacion Evaluacion Programas Genero	Maria Eugenia Villamizar
CUT – Confederacion Unica de Trabajadores	Ligia Ines Alzate Arias
Alta Consejeria para la Equidad de las Mujeres	Martha C. Londono
Afrolider – Conferencia Nacional Organizaciones Afro	Maura Mosquera
Secretaria de Desarrollo Economico del Distrito Especial	Gloria Cuartas
FUNDAC – organizacion de mujeres de base y madres comunitarias	Paulina Trivino
Sindicato de Madres Comunitarias	Magdalena Camacho
Oxfam GB - Colombia	Norma Villarreal

NEPAL 12

HomeNet Nepal	Om Thapilya
SABAH - South Asian Association for Regional Co-operation Business Association of Home-based Workers	Robin Amatya
POKHARA - Women's Skills Development Project	Ram Kali Khadka
NETWON - Nepal Transport Workers' Union	Dharma Raj Bhandhari & Ms. Bastakoti
UN Women	Saru Joshi Shrestha
FNCCI - Federation of Nepalese Chambers of Commerce and Industry	Pradip Man Mahajaran

	Women's Empowerment Development Centre	Kabita Gurung
	ILO - International Labour Organization	Nita Neupane
	Lumanti Support Group for Shelter	Lajana Manandhar
	Lalitpur Municipality (Uttar Pradesh)	Sabina Manandhar
	Centre for Microfinance	Sushila Guatam
	UNDP	Purushottam Shreshta
KENYA 3	Kenya Waste-Pickers' Alliance	Dickens Ochieng
	KEPSA - Kenya Private Sector Alliance	Wafula Nabutola
	Mukuru Slums Development Project	Anne Muthoni
RWANDA 5	Duterimbere ("Advancing Forward – Women who work together for a better future")	Dativa
	YES - Youth Employment Systems, Rwanda	Jean de Dieu Kabengera
	SIPETRA – Syndicat Interprofessionnel de Protection des Enfants Travailleurs	Anselme Sano
	UCODIP - Union des Cooperatives de Developpement Integre pour la Promotion de Culture des Champignons	Nuriat
	YWCA	Pudentienne Uzamukunda
RUSSIA 2	Oxfam	Sergey Zhidkikh
	Oxfam	Viktor Glushkov
VIETNAM 1	Oxfam Solidarite Belgium	Thibaut Hanquet & Thu Ha Van Thi
ENGLAND 5	Unite the Union	Diana Holland

INTERNATIONAL 8

Routes to Solidarity (Black and minority ethnic women's organisation)	Farah Kuji, Archana Choksi & Kirit Patel
SPAN - Single Parent Action Network	Sue Cohen
Home Workers Worldwide	Nesta Holden
Oxfam	Lucy Brill
HomeNet South East Asia	Poonsap Tulaphan
Korean Women Workers' Academy	Jini Park
AMRC - Asia Monitor Resource Centre	Wulan Dari
WIEGO – Women in Informal Employment: Globalizing and Organizing	Chris Bonner
Intermon Oxfam	Erika Guzman
StreetNet International	Gaby Bikombo & Monica Garzaro Andrino
AMRC - Asia Monitor Resource Centre	Sally Choi
South East European Home-Worker Groups	Participants at International Conference, Sofia, March 2011