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Engaging Informal Women Entrepreneurs in East Africa: Approaches to Greater Formality

Thematic Policy Brief – Enterprise Formalization



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Executive Summary

Women in East Africa are disproportionately self-employed in informal enterprises, increasing their vulnerability and reducing their access to finance and services. This brief examines the available evidence on how such enterprises can be drawn into the formal economy. A single approach will not work for all women entrepreneurs. Regulatory approaches have had modest effects, mostly for larger businesses and start-ups. While simplified registration schemes combined with social benefits have had success in registering microenterprises, many woman-owned enterprises (WOEs) remain too small to benefit from registration alone. To improve inclusion and engagement of these enterprises, other approaches are showing promise. These include supporting the associations of informal WOE; inclusive market infrastructure development; increasing WOE productivity; and supporting inclusion of informal WOE in local development. Continued strengthening of data collection and gender analysis are important to continue to ensure women benefit and to build the evidence base.

I. Introduction

Informal micro and small enterprises (MSE) are a primary source of employment in East Africa. Excluding Southern African countries, employment in the informal sector makes up over 50% of non-farm employment in sub-Saharan Africa, employing 62.2% of employed women in Uganda and 49.8% in Tanzania (ILO 2012).

It is increasingly realized that inclusive development requires extending rights and opportunities to informal entrepreneurs and their workers. Informal entrepreneurs generally have low and uncertain income and marginal working conditions, are not reached by social security or labour protection legislation, and lack collective bargaining and representation rights (ILO 2013). Informality is associated with less access to finance, business development services, and markets; problems establishing a fixed place of business; and increased vulnerability to fines (van Elk and de Kok 2014).

Informality is of special concern for women. Women-owned enterprises are more likely to be informal in most countries (ILO 2013). Informality compounds other barriers women face such as lower access to finance, lower ability to exercise property, business, and labour rights, and lower voice and visibility. Women in informal enterprises are more likely than men to work at home and in lower-paid sectors (Chen 2010). The income penalty and reduction in returns to education associated with informality is higher for women than for men (Sethuraman 1998).

Several broad conclusions emerge from the evidence:

- Gender barriers to wage employment and business growth are a primary reason women are more likely to work in informal MSEs (Sethuraman 1998). Reducing the overall prevalence of informal enterprise among women requires addressing these barriers, which include gaps in education; lower access to finance, land, and assets; lack of child care, legal barriers; and discrimination and restrictive social norms.
- Recent research places in doubt commonly assumed benefits of formalization, especially for small firms (IEG 2013, ILO 2014a). Most women-owned enterprises in East Africa are too small to benefit from formalization alone (MacKenzie 2009, ILO 2014). For these enterprises, the focus should be on extending rights and protections, improving business capacity; and integration into the local economy rather than on formalization per se (David et al. 2012).
- A variety of approaches is required to address the different causes of informality for WOE operating at different levels (ILO 2014b). Simplified registration programs for microentrepreneurs can succeed in formalizing more growth-oriented MSEs, particularly if they include social security or insurance coverage. However, many growth-oriented MSEs require support to successfully register, and the majority of MSEs may be too small to benefit from registration.
- Local governments play the main role in how policy impacts informal enterprise, but often have difficulty engaging with both informal enterprise and WOE. Supporting dialogue and the capacity of local governments to work with informal enterprises, particularly WOE, has potential to improve policy and increase the engagement of informal entrepreneurs with the public sector (ILO 2014a).
- There are very few rigorous studies on formalization for WOE. The available evidence is rarely sex-disaggregated and is mostly from Latin America, which has more developed economies and a different gender context. Sex-disaggregated data are increasingly collected, but gender analysis is still not systematically applied. To ensure programs reach women and meet their needs, gender analysis is critical in planning, monitoring, and evaluation.

II. Women-owned Enterprises and Informality

The ILO defines informal enterprises as nonagricultural enterprises that are unincorporated and unregistered or small in terms of the number of employed persons (ILO 2011). This suggests that informality is a dichotomy: enterprises are either informal or not. In practice, however, enterprises can be more or less informal. For example, enterprises may be registered locally but not nationally and have more or less protections; or informal entrepreneurs may belong to formally registered associations which offer them some representation and protection (van Elk and de Kok 2014).

Why are WOES more likely to be informal?

A primary reason WOEs are more likely to be informal in ILO 2013 is their size and other firm characteristics. Larger firm size is strongly associated with formality, and subsistence microenterprises in particular are less likely to be formal (van Elk and de Kok 2014). WOEs are more likely to have lower capital stock and be in sectors characterized by informality (McKenzie 2009). In Tanzania, women own 60.2% of MSMEs with no employees other than the owner, and only 14% of those with five employees or more (Mori 2014). In Uganda women's enterprises are more likely to have no employees than male-owned businesses (Mugabe 2014).

The smaller size of WOEs is caused in part by barriers women face in the work market. More limited access to wage employment - for example, in Uganda

only 13.8% of working women are in paid employment, compared to 27.9% of working men (Mugabi 2014) – means women are more likely to be pushed into self-employment as a survival strategy. In both wage employment and self-employment, women are disadvantaged by unequal education, social norms and discrimination, and the responsibility for children and the home.

Why are the smallest firms more likely to be informal?

Understanding why the smallest enterprises are so likely to be informal is important to developing effective approaches in Africa. The majority of informal enterprises in Africa are subsistence microenterprises - 90% in 12 sub-Saharan countries have no paid non-family employees (Fox and Sohnesen 2012), and informal WOEs are more likely to be in this category.

Recent reviews have concluded that most MSEs remain informal because they receive no clear benefits from formalizing (MacKenzie 2009, ILO 2014a, van Elk and de Kok 2014). While registration in theory would allow them to apply for larger loans, expand markets, and issue receipts, most MSEs are too small to take advantage of these opportunities. At the same time, public support for the smallest enterprises in Africa is nonexistent or uncertain (Heintz and Valodia 2008). Studies have found more intangible benefits to MSEs from registration, such as increased trust in government and perceived benefit to business reputation, but substantial financial incentives were required for them to register (de Mel et al. 2013).

Informal entrepreneurs also perceive the costs of formalization to be high and



fear increased taxes and scrutiny from inspectors. The ILO's WED assessments found that the cost of registering and paying taxes was a main barrier to registration (Mugabi 2014, Mori 2014).

III. Other reasons WOE are more likely to be informal

WOEs may be more likely to be informal for other reasons, although these have not rigorously tested. They include:

- *Limited control over household resources and household pressure may lead women to keep their enterprise small and low-profile.* In Tanzania, some women reported that husbands and in-laws discouraged them from formalizing their businesses (Mori 2014).
- *Women face higher risk of harassment and coercion than men, including sexual harassment.* The process of registering itself may bring women into the eye of corrupt officials (David et al. 2014).
- *Women are more time constrained and thus more disadvantaged by time-consuming procedures* (Ellis 2007a, Mori 2014).
- *Women have less information than men about regulations and their rights.* In Tanzania, many women did not know registration procedures and overestimated the cost of registering (Mori 2014).

IV. Approaches to Transitioning to Formality

What can be done to formalize and extend protections to existing WOE?

Recent ILO reports suggest that an integrated and multidimensional strategy will have the strongest results on reducing informality (ILO 2014b, ILO 2013). Seven broad strategies are outlined: job-focused growth, regulatory reform, organization and representation, equality, entrepreneurship and productivity, extending social protection, and local development. This brief presents evidence and promising approaches in areas that touch on four of the strategic planks above (with gender equality a cross-cutting focus). They are:

1. *Regulatory approaches*
2. *Supporting associations of women informal entrepreneurs*
3. *Fair Trade*
4. *Developing market infrastructure for informal vendors*
5. *Increasing the skills and productivity of women entrepreneurs*
6. *Promoting inclusive local development through support to local governments and dialogue*

Regulatory approaches

Regulatory reforms seek to increase formalization by reducing the costs of registering and being formal. Approaches include reducing fees and taxes, simplifying requirements to register, creating one-stop shops, and developing special registration programs for MSEs.

The data suggest that simplifying the registration process and reducing fees will

increase registration of firms modestly - about 5-10%. The increase is primarily for firms that are larger and more growth-oriented, and for new rather than existing firms (van Elk and de Kok 2014). Furthermore, the reduction in fees and procedures required to increase registration is large - on the order of 50% (Klapper and Love 2010).

Programs specifically targeting SMEs with simplified registration and reporting requirements and lower fees have succeeded in registering a large number of SMEs (ILO 2014b). The Super Simples program in Brazil merged 13 taxes and social security into one payment for businesses with fewer than 5 employees. Another program which targets microenterprises with no employees and provides pension coverage and an ID card has registered 1.4 million out of an estimated 10 million microenterprises (van Elk and de Kok 2014). More successful programs included tangible benefits such as social security and/or medical coverage.

Although surveys consistently indicate that entrepreneurs, and particularly women, do not accurately understand the steps, cost and time required to formalize (Mori 2014, Mugabi 2014, De Mel et al 2013), several studies suggest that providing information on the benefits of registration and registration procedures has no effect (De Mel et al 2013, De Giorgi and Rahman 2013, Andrade et al. 2013).

None of the available studies presented separate results for WOE's. One issue is that administrative data on registrations often do not include the sex of the firm owner. This highlights the need for better gender data and analysis. Gender analysis is needed not only in evaluation, but also in planning. Sector-specific regulations will

affect WOE's differently because they are more predominant in some sectors, such as trading and food production. Women are more likely to work from home and markets, so regulations by the location of business will also affect women differently. Requirements to own land or other assets will exclude many women in East Africa, as women's rate of land and asset ownership is much lower than men's. For jointly-operated household-enterprises, listing only the primary owner on registration forms may marginalize women. Attention to gender is also important in publicizing the program so that women are equally informed.

Supporting associations of women informal entrepreneurs

Associations, producer cooperatives can engage women entrepreneurs more fully with the formal sector and improve their conditions in a number of ways:

- Organize members for representation with local and national governments
- In cooperatives, create economies of scale for joint procurement, production, and marketing
- Provide or facilitate access to microfinance, health care, business development services, and other services (e.g. SEWA programs)
- Undertake projects to improve working conditions
- Organize members for self-regulation
- Provide visibility and validity through the group's formal status, including identification cards to give members an "economic identity".

Associations of informal entrepreneurs have shown particular promise in reaching subsistence-level women entrepreneurs.

The Self-Employed Women's Association (SEWA) in India has successfully organized women at this level, providing them with representation as well as services such as child care and access to finance. SEWA initiatives also create jobs, for example in child care facilities. Women in Informal Employment: Globalizing and Organizing (WIEGO), a global network of organizations representing informal entrepreneurs, researchers, and practitioners, works with associations of informal entrepreneurs to help them develop innovative ways to increase access to health care, occupational safety, child care, social protection, market access, and appropriate legal frameworks for their work.

Associations usually do not have formalization of individual enterprises as a goal. However, one case illustrates how associations can both motivate to women to formalize and help them overcome barriers to formalization. A SEWA cooperative registered 3,500 women self-employed in construction to obtain social security benefits. The cooperative negotiated with officials and collected passbooks for members, saving their members time. This case illustrates the difficulties in registering enterprises at this level: authorities were non-cooperative and demonstrations were required to get the proper forms. After registration, promised benefits were not received; the cooperative is working to help the women claim their benefits (SEWA 2014a, SEWA 2014b).

Associations of informal entrepreneurs and their umbrella organizations need ongoing support. At the national level, they need recognition and appropriate frameworks to organize and represent

their members. Emerging umbrella organizations need organizational support. Individual organizations often need organizational development training and training in bookkeeping and management; as well as linkages with other groups and services. In addition to supporting the organization itself, programs may work through the associations to provide services to the members.

Supporting gender inclusion is essential in organizations including both men and women to ensure women have equal voice. Key leadership positions are often held by men, both because of social norms and they often have higher levels of education. Recognizing women's underrepresentation in consultations and governance structures, WIEGO has provided leadership training to women in Fair Trade cooperatives to help them achieve equality within their organizations (WIEGO 2015b). Some cooperatives allow only one voting member per household, resulting in only the male head of household participating. Agricultural cooperatives may also require that members have land title, which disqualifies many women. A review of by-laws may be necessary to ensure equal representation of women.

Fair Trade

Fair Trade aims to create market access, improve the terms of trade, and extend social protection and voice to marginalized producers. Producers' cooperatives are linked to umbrella organizations, which market the goods at a higher price to consumers concerned about producer livelihoods. The umbrella organizations also provide organizational and technical training, a system of standards and

certification, more flexible contractual obligations, and funds for social protection and community development.

Fair Trade works primarily in the export agricultural and handicraft sectors, thus covering a relatively small percent of informal entrepreneurs. In handicrafts, Fair Trade in many cases has helped women producers increase income and empowerment. However, the supply of Fair Trade products exceeds demand (Redfern and Snedker 2002), a situation exacerbated by the global recession. Many producers have had to diversify their activities due to declining sales and irregular international demand (Jones et al. 2011). High tariffs and taxes are an issue both domestically and in developed country markets, where tariffs on value-added products discourage local processing (Redfern and Snedker 2002). There is some potential to expand domestic markets for Fair Trade goods; Fair Trade products have been successfully marketed to local middle-class buyers in both India and Bangladesh (Jones et al 2011; Redfern and Snedker 2002).

Work remains to be done in improving the inclusion of women in Fair Trade programs, especially in agricultural cooperatives, in which traditional gender roles often have not changed. WIEGO has supported the World Fair Trade Organization in developing a gender strategy (Jones et al. 2011, WIEGO 2015c).

Developing market infrastructure for informal vendors

Street vending and other small-scale trade make up a large proportion of women's informal enterprise in Africa. In Kenya, 63% of street vendors are women. Formalizing market space can provide for regulation of public space and generate public revenue while also benefitting vendors and customers. However, achieving positive outcomes depends on the approach used.

Several broad lessons emerge from four case studies reviewed:

- Programs are more successful when vendors are involved in their planning and implementation. In cases with top-down planning, vendors may even have been disempowered by the change.
- Successful programs not only built infrastructure, but created systems and organizational capacity to for ongoing management.
- Training in organizational development and management and continued monitoring are needed to help associations take on market management.

The most successful program was the Duhahirane Gisozi Cooperative in Rwanda, where vendors invested in and own the market space and control its operation. In addition to organizing and motivating the vendors, this program worked largely by providing linkages to local governments (for land and fast-track) and to MFIs and banks. The program increased vendor incomes, representation, and access to finance: all cooperative members have a bank account and the banking sector has increased its openness to working with cooperatives. Tax revenues also increased.

Success depended on the government's provision of land for the site, waiving first-year fees, and fast-tracking approval; providing organizational development training; and linking individual traders to microfinance and the association to commercial bank loans. Business training has been provided to youth and female vendors. Two other cooperatives have been launched in the district following a similar model (David et al, 2013).

To ensure their needs are met, women must be explicitly included in market infrastructure planning and implementation. Based on considering women's needs, a market program in Durban, South Africa included toilets, washrooms and child care facilities.

These structures allow women to extend their hours and address their security concerns. In contrast, an otherwise inclusive program for street vendors in Dar es Salaam did not explicitly include women in planning, and women were subsequently excluded from the most lucrative trading sites (Todes et al. 2009).

Increasing the skills and productivity of women entrepreneurs

A wide range of programs have been undertaken to increase the productivity of WOE's, primarily through increasing access to credit and business and technical skills. Because both credit and training programs and the entrepreneurs they work with are so diverse, it is difficult to generalize about their effectiveness. The few rigorous studies of microcredit have not found evidence that it increases the profits of female microentrepreneurs (McKenzie 2010). Recent studies of

business training programs show some results, particularly in changing business practice, but it is still not clear whether they can increase profits longer term and if so for which entrepreneurs; or which approaches work best (McKenzie and Woodruff 2014).

However, several newer approaches have potential to address multiple challenges to productivity while at the same time providing greater engagement with the formal sector. These include:

- ***Enhanced Business Development Services:***

Enhanced training combines basic business management training with enhanced features which may include mentoring, technical, digital literacy, and personal training, information and linkages to government programs, finance and other opportunities, and creation of peer networks.

- ***Business incubators and business hubs:***

Business incubators offer low cost office space, access to IT and high-speed internet, a central source for information on regulations, available financial services and programs of interest to entrepreneurs, a focal point for networking with other entrepreneurs, and business training and mentoring. While business incubators typically focus on start-ups with high growth potential, the model can be adapted to serve existing enterprises and those with more modest capacity for growth.

- ***Local TVET centers:***

A local TVET center can offer flexible accredited technical and business training to adults, as shown by a program in Vanuatu. Modular certification programs allow women to increase their qualifications on their own

on their own timelines. In Vanuatu, local governments and community organizations, including women's associations, are consulted to ensure course offerings meet local needs, and the centers collaborate with microfinance organizations to provide training to clients. The centers also provide on-site access to IT and communications.

Some results are available on these approaches. All women in Peru who received training had long-term increases in sales 2 years after the program, and those who received advanced training increased sales more and were more likely to innovate. (Valdivia 2014). A virtual business incubator in Tanzania reported increased registrations and access to finance as midterm results (Bardasi 2013). The Microfinance for Decent Work program in India, which promoted registration to informal women entrepreneurs and provided business training, mentoring them through the registration process and in applying for credit and government programs, achieved a 70% increase in registration among participants, although an average increase in income was not found (Frolich et al. 2012).

Lessons from the programs reviewed include the following:

- Women entrepreneurs need both business and technical training. Mentoring adds value to the training.
- The quality and intensity of the training are important. In Peru, the training lasted three months and classes met three times a month, and used highly-trained instructors.
- Training should be demand-driven and attuned to local development plans and women's needs.
- Consulting local government offers the potential to sensitize authorities to gender and to the needs of informal entrepreneurs, to link training to local development plans, and to ensure that accurate information is given to women.
- Networking and access to information and computer literacy are especially valuable for women, who often have lower social capital and access to technology than men.
- Flexible, modular approaches can allow WOE's to take advantage of training on their time schedule and access more advanced offerings as their business grows.
- Women may have different training needs – training in negotiation, employee management, and succeeded in male-dominated industries may be important, as in many places social norms hold that women should defer to men.
- Targeting courses to the level of women's enterprises is critical. Different approaches are needed for growth-oriented and subsistence businesses.

Business development programs should address gender in design and implementation. Programs working with both male and female entrepreneurs may consider targets for the percent of female-owned businesses reached. Women are often channeled into traditionally female-dominated fields that are lower-paid. For TVET training, women should be encouraged to enter fields that are higher paid.

Promoting inclusive local development through support to local governments and dialogue

Local governments play the key role in how policy affects informal entrepreneurs (SALGA 2014, Alfery and Abban 2011).

However, local economic development plans often do not include the informal sector, and policy for informal enterprises are uncoordinated and handled from different offices. Staff have difficulty engaging with informal entrepreneurs, and may not respect or appreciate their importance to the local jobs and income (David et al. 2012, Ishengoma and Kappel 2006). The problem is compounded for WOE, as authorities are often not sensitized to gender, and women's affairs may be further isolated as a policy area. Support is needed to increase understanding of informal and women entrepreneurs, develop policies and by-laws for informal enterprise, and engage with the informal sector. Local governments need opportunities to share experiences and learn about effective approaches. Establishing dialogue between local governments and the associations of informal entrepreneurs and women entrepreneurs is vital to the process.

The South African Local Government Association (SALGA) has supported local governments' capacity for inclusive approaches to informal enterprise by organizing summits for municipal leaders and engaging both local governments and organizations of informal entrepreneurs to develop guidelines for inclusive management. SALGA also disseminates information the process and successful approaches (David et al. 2012).

Explicitly addressing gender in work with local governments is essential to ensure that women's needs are met and that women are not excluded. How programs are implementing, which specific sectors they focus on, which community groups are consulted, and how information about the program is disseminated all influence the extent to which women are included. Monitoring of sex-disaggregated data on participation and outcomes is also necessary.

V. Key conclusions and recommendations

In the long run, reducing informality for women and men entrepreneurs requires job-focused growth and extension of social protection. Reducing informality among WOE in addition requires addressing the underlying barriers preventing women from accessing wage jobs and growing their business. This includes reforming laws and customs which limit access to land and assets; addressing gaps in education and training, increasing access to credit; addressing labor market discrimination; and providing child care.

Informal women entrepreneurs operate on different levels and are informal for different reasons, so there is no single solution to addressing informality: sector-specific approaches and programs for entrepreneurs working at different levels are called for. An integrated national strategy which works through multiple approaches and views the transition to formality as a process of improving protection and engagement of informal enterprises will produce more meaningful results than focusing on registration alone. Whatever the strategy taken, taking gender into account in in planning in implementation is critical.

More data is needed to understand how best to help informal WOE progress towards formalization. In addition to continuing to increase collection of sex-disaggregated data, gender analysis should be made a systematic part of program planning, monitoring, and evaluation. Sector-specific results need to be gathered and disseminated, to understand why

different women entrepreneurs are informal, the real risks that informality pose for them, and how to overcome those risks. As a start, understanding the true cost and benefits of registration, including the time cost and possible increases in coercion and harassment, would be beneficial.

Specific conclusions and recommendations, as well as cross-cutting conclusions and recommendations, are presented in Annex 1.

End notes

A first draft of this thematic policy brief was prepared by Ms. Anne M. Golla within the context of an Irish Aid funded project in Tanzania, Kenya and Uganda on women's entrepreneurship development and economic empowerment. The project was implemented by the ILO and ran between 2012 and early 2016. For its integration into a policy briefs package on enterprise formalization – which includes a series of regional and thematic inputs – the original document has been slightly edited. The findings of the current and other similar policy briefs are synthesized in an Introductory Brief, which presents key findings in an easy to digest summary of the main issues and approaches.



Annex 1: Key Conclusions and Recommendations

<i>Conclusions</i>	<i>Recommendations</i>
Regulatory Reform	
Existing regulatory frameworks are often not appropriate for microentrepreneurs, and do clearly benefits the smallest enterprises.	<ol style="list-style-type: none"> 1. Develop separate registration procedures for MSEs and microenterprises with simplified procedures, lower fees and concrete benefits 2. Include incentives and/or additional components to address barriers to growth, e.g. linkages to finance, government programs and contracts, land, or BDS
Associations of Informal Women Entrepreneurs	
Associations have promise to provide representation, validity, and increased engagement with the formal economy to even subsistence WOE	<ol style="list-style-type: none"> 1. National level: Ensure laws do not discourage formation of associations of informal entrepreneurs or disadvantage them in representing their members and accessing finance or contracts 2. Meso-level: Support umbrella organizations of informal entrepreneurs via linkages and dialogue with the formal sector and organizational development support 3. Group-level: Provide associations organizational development and management training and linkages to government and formal sector finance and contracts 4. Individual level: Work through associations where relevant in programming for women entrepreneurs
Infrastructure Development/Market Formalization	
Infrastructure projects are most successful when informal entrepreneurs are included, through their organizations, in planning and management.	<ol style="list-style-type: none"> 1. Include informal and women entrepreneurs in planning and management of market infrastructure programs 2. Develop management systems and institutions (not only physical infrastructure)
Fair Trade	
Fair Trade provides markets and better terms of trade to some WOE, but demand in developing markets is irregular and has been declining for many products.	<ol style="list-style-type: none"> 1. Advocate for lowering of tariffs in developed country markets on value-added products 2. Develop domestic support and markets for Fair Trade and for Fair Trade products 3. Support business development and leadership training for women in in Fair Trade cooperatives 4. Support women engaged in Fair Trade to diversify economic activities and develop value-added products
Increasing Productivity of WOE	
Providing enhanced business and technical training, mentoring, information and linkages to finance and government improves outcomes. BDS programs can be used to promote registration.	<ol style="list-style-type: none"> 1. Support programs designed both growth-oriented WOE and subsistence WOE 2. Integrate linkages to government programs, other resources and access to finance into training 3. Promote flexible programs which meet the schedules of adult working participants 4. Collaborate with local governments to ensure training fits local development needs, and with informal women entrepreneurs to ensure it is relevant

Supporting Local Economic Development and Dialogue	
<p>Local governments are key to implementation of policy towards informal enterprise, but are often not able to effectively engage informal enterprises or WOE.</p>	<ol style="list-style-type: none"> 1. Provide opportunities for municipal leaders to meet to share experience about the informal sector and WOE 2. Create avenues for dialogue between local governments, associations of informal entrepreneurs, and civil organizations 3. Develop guidelines and disseminate information on successful local approaches 4. Support local collection and monitoring of sex-disaggregated data
Cross-cutting Conclusions and Recommendations	
<p>An integrated, incremental approach to increasing formality which focuses on increased engagement between WOE and the formal sector and extending protection and opportunity to WOE will reach more WOE than focusing solely on increasing formal registration</p>	<ol style="list-style-type: none"> 1. Pursue multiple strategies for addressing informal businesses operating at different levels 2. Continue efforts to reduce the long term barriers to women's participation in the work
<p>If gender is not addressed explicitly in programs and policies for the informal sector, women entrepreneurs are likely to be underserved or have their needs neglected.</p>	<ol style="list-style-type: none"> 1. Include a gender analysis in all programs in the planning stage to understand their impact on women entrepreneurs, as well as including the voice of women entrepreneurs in implementation.
<p>The lack of data on the results of formalization, and in particular data specific to East Africa and to women-owned businesses, makes it difficult to rigorously assess what works.</p>	<ol style="list-style-type: none"> 1. Collect data disaggregated by the sex of the business owner on the number of existing and new businesses affected. 2. For household businesses, questions which capture women's role as co-owners and managers are important to accurately understand how the program affects women. 3. Undertake sector-specific studies to examine the causes of informality for different kinds of businesses and promising solutions

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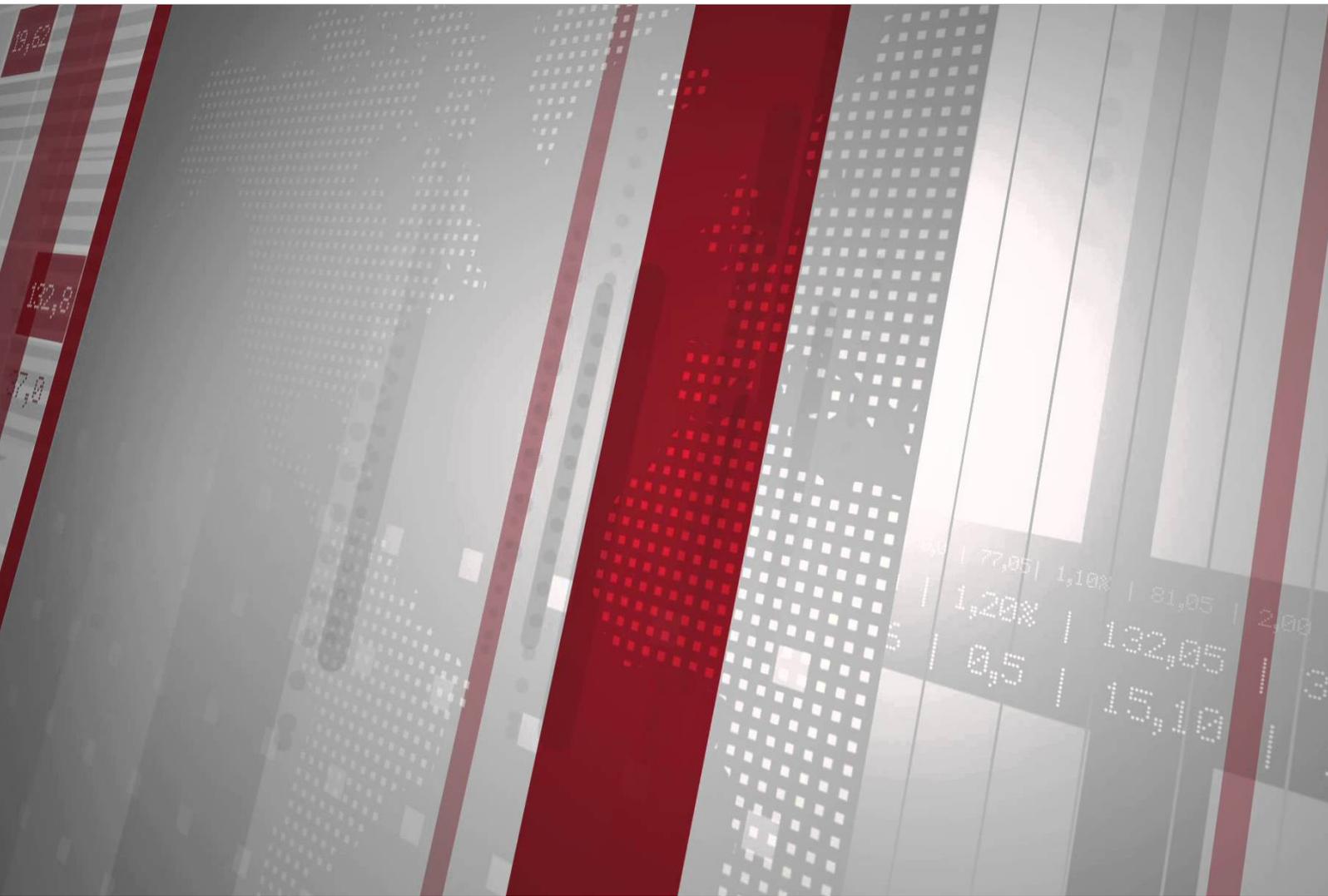
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19,62

132,8

7,0

77,05	1,10%	81,05	2,00
1,20%	132,85	3	
0,5	15,10		