

GENDER DIMENSIONS OF INFORMAL LABOR

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Literature on women's economic empowerment confirm the importance of labor as one of the main pillars of women's economic independence and participation in public life, a way to promote their social status and allow them to take part in decision making, whether on the political level, in businesses, or within families. However, labor is not in any case sufficient for economic empowerment, if its quality is low and does not result in a considerable level of women's economic empowerment. The informal sector is considered one of the important economic sectors in developing countries which absorb a large part of the labor in general, and women's labor in particular, whether it is waged or own-account labor. No matter what the pattern is, it is a vulnerable sector in general, and is the main refuge of all categories unable to find job opportunities in the public sector. Therefore, social protection is a factor that can compensate such a situation, by being included under the umbrella of social security, health insurance, and other services provided to women such as maternity leave, nurseries, etc. Moreover, women's social protection in the informal sector is becoming more important due to their various roles, whether at home by looking after their families, or outside home, i.e. at work, which would expose them to more risks and aggravate their vulnerability. As a matter of fact, working in the informal sector lacks many conditions required to promote women's social empowerment. This labor is by definition outside the scope of any legal protection, whether it pertains to the Labor Law, minimum wage, or social security laws. It is also outside the scope of trade union protection. The situation gets even worse if a part of this labor takes place inside the family and is not paid. In this case, it is no more a matter of social protection, social security, and trade union protection, but also has to do with lacking the prerequisites of ensuring the minimum economic independence for women, which is supposed to be achieved through work in the market.

The present document is a regional report that aims at defining the gender dimensions of informal labor in the 13 Arab countries covered by the report on informal labor, i.e. Algeria, Morocco, Tunisia, Mauritania, Egypt, Sudan, Iraq, Jordan, Syria, Lebanon, Palestine, Yemen, and Bahrain. Therefore, the report on the gender dimensions of informal labor will mainly focus on extracting a set of attributes and specificities that are common between all Arab countries in terms of labor and gender, and on highlighting the differences among them. It will also expose the basic problems faced by women in the informal sector, along with their reasons, taking into consideration governmental policies' trends towards women's social protection in this sector if applicable, in addition to the roles played by the civil society in this regard according to national reports. It is worth noting that this report, being a regional one, counts mainly on national reports received from relevant Arab countries. However, the key problem is that data included in many national reports did not cover the gender dimensions of informal labor to a satisfying degree. The writer had then to count on other complementing sources. Furthermore, data included in the reports are different in terms of their baseline; thus, it would be hard to compare them.

The report is composed of three parts: the first part is a review of some literature on women's affairs and informal labor in general. After reviewing the relevant literature and studies, many common aspects and attributes emerged, meaning that the relation between women and the labor market, whether formal or informal, is an international issue, and that the status of women in the labor market is the lowest in general, with

a lot of differences due to the different degrees of economic and social development and other variables. The second part of the report tries to read the indications about women's participation to the informal labor market in the countries under study. This part also tackles the determinants of such participation. The third part focuses on social protection policies that are available to protect women in the informal sector on one hand, and the roles played by civil society organizations (CSOs) to protect women in this sector on the other. Finally, the report gives some recommendations to help rectify the situation of women in the informal sector in a way or another.

ONE: WOMEN AND INFORMAL LABOR – READING THE LITERATURE: PROBLEMS WITHOUT SOLUTIONS

Studying the situation of women in the labor market, especially in informal labor, cannot be separated from the problems of this sector in general, and particularly other issues related to gender dimensions. It is possible to detect some of these problems in the relevant literature such as:

- The prevalence of contradictory economic trends regarding the informal labor market with those who consider that it is good to expand it to reflect market flexibility, encourage investment, and increase job opportunities. According to those people, the informal labor market is better and more efficient than the formal labor market which can result in disturbances in the labor distribution, wasted resources, and a lack of encouragement in recruitment. According to a report issued by the World Bank in 2009 entitled «Doing Business 2009,» governments were facing the challenge of reconciling the protection of workers' rights with the flexibility of the labor market. In fact, this flexibility became one of the main pillars of investment encouragement, in addition to other pillars like expediting the measures of starting work, the project of cross-border taxes and trade, credit, closing measures, etc. The report also noted that the insistence of developing countries to strictly organise the labor market in order to protect workers' rights pushed workers and employers to the informal sector. Furthermore, this strict formality of the labor market led to negative results such as a weakened capacity to create jobs, and less investment in research and development, which would reduce productivity. Others have an opposite view; they think that the absence of any social protection from this type of labor has many negative effects, such as aggravating social inequality, and harming poor and marginalized workers. As a matter of fact, there is a clear difference among economists between the benefits of labor market formality and its required degree, and the extent to which this would affect negatively or positively the business environment. Discussing labor market flexibility depends undoubtedly on the strive of international financial institutions to impose one economic system in the framework of the so-called neo-liberal model, for that removing all obstacles impeding investors is essential and necessary, even if it hurts the other production parties like workers, limits their organisation and collective negotiation capacities, or restricts the State's ability to play one of its main roles, i.e. an organizational one. Surprisingly, this trend is prevailing at a time when the United Nations has launched the post-SDGs 15 goals, proposing an inclusive development model based on mainly redefining the State's role, whether regarding organizational, social, or distribution roles, and, in

1. The World Bank, Doing Business 2009, www.worldbank.org, pp 31-32
 2. Wahba, Jackline, The Impact of Labor Market Reforms on Informality in Egypt, Population Council, 2009, pp 5-7
 3. Floro, Maria & Meurs, Mieke, Global Trends in Women's Access to Decent Work, Occasional Papers, No. 43, May 2009, Geneva, Friedrich Ebert Stiftung and ILO, pp 9-10
 4. Ibid

5. Chant, Sylvia & Pedwell, Carolyn, Women, Gender and the Informal Economy, An Assessment of ILO Research and Suggested Ways Forward, Geneva, ILO, 2008, pp 1-3
 6. Ibid
 7. Angel-Urdinola, Diego & Tanabe, Kimie, Micro-determinants of Informal Employment in the Middle East and North Africa Region, Social, protection and labor, The World Bank, 2012, p.4

other cases, its economic one. The adoption of the market economy by the State and the abandoning of a large part of its economic assets reduced its capacity to play its social role, particularly in terms of social protection.

- Differences were not limited to economists of various schools; there were differences with sociologists too. Sociological theories about women's labor differ from the view of the main school of economic thought in terms of it confirming women's double task: conventional labor and domestic labor. They are primarily responsible for their homes in addition to their work on the market, which leads to longer working hours and less rest. However, the main school of economic thought is not interested in this issue because it ignores this double task and focuses on other governing standards like individual entrepreneurship, economic competition, etc. Therefore, the current of feminist economy emerged in the last years. It considers that the economy includes economic activities inside and outside the market, as well as waged and unwaged labor. Economy for this current has a function different from the one defined by classic economy, i.e. provisioning of human life .
- Problems are not limited to theories tackled by economists, but are also reflected on the ground. The quick expansion of trade, the flow of capitals, and the restructuring of economies resulted in substantial changes in the labor market; jobs migrated from developed to developing countries and from the formal to the informal sector. These changes have actually created job opportunities, especially for women, but have at the same time caused gaps and imbalances leading to an increase in the marginalization of working women in many parts of the world. In fact, differences between women and men in the labor market are not a simple issue but rather a complex one with many variables: education, family structure, class, and other factors .
- Globalization and neo-liberalism led to more informal labor for women. Women's participation in the labor market in general, and the informal sector in particular, became larger. However, they continued to suffer from marginalization and discrimination; labor markets across different geographic locations are divided based on their type and women are concentrated in lower quality and less paid jobs, and thus can be considered the weakest ring in the informal sector. Moreover, they are concentrated in the invisible fields of the informal economy, especially domestic labor and helping families in their work for the market. Poor women in the informal sector face serious health problems, due to the insecure working environment, care responsibilities, or violence against them. There is also a complex relation between informality and power relations relevant to gender and poverty, which necessitates deeper analyses .
- Studying the situation of women in the labor market in general and informal labor in particular, must not take place independently from their social, geographic, and demographic contexts. It is hard to distinguish between gender, social class, ethnicity, and religion on one hand, and the geographic location on the other. For instance, discrimination against women in Latin America depends on many factors related to gender such as the origin (Indigenous or Afro-descendants). Many interacting variables affect women; thus, women are neither a homogenous group, nor is it easy to separate their issues from their social contexts in the broad sense .
- There can be no arbitrary separation between the formal and informal labor markets, both are two sides of the same coin. Many problems faced by the formal labor market are resolved through the informal labor market. Moreover, many of the

problems faced by the informal labor market result from the distortions of the formal labor market which often includes many informal labor patterns and forms under the pretext of increasing labor market flexibility, seen as encouraging investment.

TWO: READING THE INDICATORS AND DETERMINANTS RELEVANT TO WOMEN'S PARTICIPATION IN THE LABOR MARKET IN THE COUNTRIES UNDER STUDY

1. Comparative overview of the general aspects of informal labor
 - Some studies estimated that informal labor in non-GCC Arab countries amounts to %67.2 of the total labor force. However, it only produces %35 of the Gross Domestic Product (GDP) because it has no access to loans, credit, services, utilities, and technology. Productivity is low; wages are also lower than in the formal sector . Furthermore, the possibility of mobility and migration from the informal to the formal sector decreases, as well as the satisfaction of these categories .
 - There are differences between the countries under study in terms of informal labor: Egypt %58.3, Lebanon %56.2, Iraq %66.9, Syria %71, Yemen %91.4, Morocco %81.9, and Jordan %44.2 . These percentages largely comply with country reports. For example, according to Jordan's report, %44 of the total labor force in the country is informal, and the informal economy accounts for %20 to %25 of the GDP, as per 2010 figures. As for Lebanon's report, it says that more than half of the workers in the country (%56) are informal, with a clear difference between rural workers, who represent more than two-thirds of the labor force in rural regions, and urban workers, who represent %48 of the labor force in the cities. This is directly due to the high concentration of civil servants in the cities on one hand, and to the weak structures of rural economies which still depend on primitive agricultural techniques on the other. However, it is worth noting that, even in cases in which the agricultural sector was modernized, such as in Morocco, informal labor was not turned into a formal one; it still belonged to the informal sector, and the only change was shifting from working for families to working for large investors in the agricultural sector. Informal labor in Algeria accounts for %37.2 of the total labor force. In Egypt, informal labor represents %46 of the labor force, in Iraq %53.7, and in Mauritania %75.3. Hence, the percentage of the informal labor to the labor force is high in general, indicating the importance of this sector in Arab economies, and the inability of Arab economies to create decent job opportunities as a result of many factors to be mentioned later on and which express an exclusive development pattern.
 - Countries under study have in common a number of factors which contributed to the expansion of the informal labor base in the last four decades, on top of which is the adoption of structural reform programs based on the idea of reducing the State's social role, and opening up the free market. The most important mechanisms in this regard consisted of freezing or reducing governmental employment. In Lebanon, freezing governmental employment since the mid1990-s resulted in an increase of informal labor to fill the gaps left by the public sector. In Algeria, the implementation of structural reforms resulted in freezing governmental employment and an increase in informal labor since the mid-

1980s. As for Egypt, one of the main characteristics of the labor market since the end of 1990s was increasing formal labor, decreasing employment in the public sector, and the inability of the private sector to generate job opportunities. Although unemployment rates dropped from %11.2 in -2004 2005 to %8.7 in 2008-2007, this expanding employment was basically possible thanks to informal labor in the private non-agricultural sector, which absorbed around %40 of the labor in 2012. The size of informal labor went even bigger with the drop of those who work in the public sector, from %34 in 1998 to %27.1 in 2012, and the fixed percentage of those who work formally in the private sector, at around 13 to %13.5 during the same period. The increase of informal labor in Iraq was a form of adaptation with an economy that is unable to create income generating jobs for all those who are able to work. Moreover, the Iraqi economy counted on crude oil revenues, a sector that was heavily capitalized and employed less than %2 of the labor force, and the decline in other economic activities generating job opportunities, whether industrial or agricultural, due to insecurity, allow informal labor to become widespread. In Morocco, the crisis began in the 1980s when structural policies were implemented, and as a result of the decreasing role of the State and the decline in living standards, successive governments started to bet on the expansion of informal economic activities as a solution for the crisis and a way to create job opportunities. Therefore, the expanding informal labor depended on the decline in public sector employment and the limited opportunities available in the formal public sector.

- Adopting an exclusive instead of an inclusive development pattern in the Arab countries under study resulted in higher economic growth percentages in many of them, without seeing higher protected and decent job opportunities. For instance, and in spite of the structural changes in the Syrian economy that led to an economic growth of %4.5 in the first decade of the current millennium, this growth was not translated into inclusive development and has excluded large social categories from the labor market. In fact, the situation in Egypt during the first decade of the current millennium was not different from the one in Syria; the country saw high growth levels without providing decent and protected job opportunities. Therefore, the expansion of informal labor depended on large radical economic transformations since the beginning of 1980s in the Arab region, i.e. a fast growth of the labor force, more urbanization, reduced public sector, and frozen employment, in addition to many institutional constraints that impeded new private projects due to bureaucracy. For example, the strict formality of the labor market in Morocco pushed a large part of the economic activity to the informal sector. This fact was tackled many times by the World Bank, particularly when it came to evaluating the situation of the different countries in terms of managing investment. Thus, many other factors leading to the spread of the informal sector, such as weak public investments, and the biased and failed capitalist development model imposed in the region since the mid1970-s, were ignored. Informal labor is also increasing in countries with large agricultural sectors; agricultural labor represents a large part of the labor force, for that it was and remains an informal sector. Among the most prominent Arab countries in this regard are Morocco and Yemen. On the contrary, informal labor decreases whenever the governmental sector expands and its employment capacity increases. It ultimately provides better working circumstances and conditions, particularly in terms of protection against risks.

2. Women and Informal labor: Situations and problems

- Country reports show a low participation of women in the labor market in general; it is %23 in Lebanon, %19 in Palestine, %15.4 in Iraq, %12.9 in Syria, %12.4 in Jordan, %18.3 in Algeria, %41 in Bahrain, %23 in Egypt, and %25 in Morocco. Women's labor is mainly concentrated in the public sector. These numbers comply with some studies and reports which showed that women's participation to the labor force amounts to %26 against %78 for men in the Middle East and North Africa (MENA). It is worth noting that MENA has one of the lowest percentages of women's participation in the economy, and is a region containing a large number of the countries under study in this report .
- Women's unemployment rates in the countries under study are generally high. The quality of women's available labor is also of lower quality than men's labor in terms of education, training, and capacities, in addition to the limitations of traditional patriarchal cultures. However, high unemployment rates among women in the countries under study do not contribute to increasing their percentage in the informal sector; men still control the informal sector in general. The low percentages of women in comparison with men in this sector is due to many reasons, such as unemployment, and working inside and outside home without any wage, knowing that are no calculated numbers. In Jordan, men's informal labor amounted to %23 in comparison to %15 for women's informal labor in 2010. It is worth noting that educated women in Jordan are completely prepared to enter the labor market, but are facing discrimination, low wages, unequal job opportunities, and violations, particularly in the informal sector. In Algeria, after the implementation of economic structuring policies in the mid1980-s, the phenomena of part-time women workers and domestic workers without any official control expanded. In Egypt, the percentage of unwaged women in the informal sector amounts to %25 against %7.4 for men, but their percentage in the paid labor is lower than that of men (%62 for men against %46.4 for women). In Morocco, the percentage of women to men in the informal sector is 1 to 10. In Palestine, women are mainly concentrated in service sectors in general, and in agriculture in particular, and women suffer from discrimination compared to men.
- Due to the inappropriate working conditions, working in the informal sector is for women a burden they wish to get rid of, as per Palestine's report and the study conducted on women working in the investment sector in Egypt . In the present study conducted on women working in free industrial zones – an official sector – it turned out that the majority of women's labor is informal, with no social protection in general, whether related to social insurance and health insurance, or to women's rights like maternity leaves, breastfeeding hours, etc. Women said in their interviews that they dream about the day when they will get rid of the working burden that is wasting their humanity .
- In Jordan, women's participation to the informal sector is mainly concentrated in activities such as health, social services (like medical services acquiring %17 of total women working in the informal sector), agriculture, forests, fishing, and education. In the countries with a large agricultural sector, the percentage of working women is high, and the most dangerous thing is that it is often unwaged labor. When the public and governmental sector is larger, the percentage of women's informal labor is lower, especially for those who

8. Gatti, Roberta et al., Striving for Better Jobs, the Challenges of Informality in the Middle East and North Africa, World Bank Group, 2014, p 11

9. Angel-Urdinola & Tanabe, op.cit., p 10

10. Mcloughlin, Claire, Women's Economic Role in the Middle East and North Africa MENA, GSDRC, 2013 www.oecd.org/mena/investment/conclusion

11. عدلي، هويدا، نساء في سوق العمل (2) العاملات في قطاع الاستثمار، القاهرة، مؤسسة المرأة الجديدة 2012.

12. Previous reference

13. Mcloughlin, Claire, op.cit

14. O'Neil, Tam et al., Women on Move, Migration, Gender, Equality and the 2030 Agenda for Sustainable Development, July 2016, Odi.org

are more educated. The governmental sector has one of the highest employment rates for women, especially for educated and urban women. In fact, freezing governmental employment had negative effects more cruel towards women than men.

- Overlapping gaps is one of the problems that mostly aggravate the situation of women in general, and their situation in the labor market in particular. The gap between women's and men's unemployment is one of the biggest gaps in comparison to the rest of the world. Women also suffer from the worst conditions in terms of their rights to inheritance, participation in projects, ownership of lands, and receiving funding and credit. %31 of women in the MENA region are poor, and the gap between men and women in this region amounts to %35, which is higher than the worldwide gap amounting to %23. Moreover, the gap is not limited to income; there are other overlapping gaps such as geographic gaps between rural and urban regions, and socio-economic gaps between educated and illiterate women. In Lebanon, geographic and regional gaps are close to quality gaps; the poorest and the most deprived geographic regions see lower economic activity for women, and the lowest economic participation percentages for women are seen in the poorest regions (Akkar and Hermeil). In the same context, in Sudan, the quality gap intersects with the geographic or regional gap. There are also huge geographic gaps between Khartoum and the remaining regions, and between rural and urban regions, in addition to quality gaps.

- The increasing percentages of women in the informal sector are related to the women's social status determinants (widows – divorced – providers). In Algeria, women's involvement in the labor market is related to widowhood or disengagement of any form. The same applies to Egypt, where the main refuge of women who support their families is joining the informal labor market.

- The Arab region in the last five years saw a refugee crisis. In fact, the informal sector is the one that absorbs women refugees the most, and this is clear in hosting countries like Lebanon and Egypt. Migrant and refugee women are exposed to many exploitation-related risks, including human trafficking. Unskilled women also work in less formal and clear sectors in comparison to migrant men. A large number of women are in domestic work.

- In Lebanon, there are large numbers of refugee labor, whether Syrian or Palestinian. The vast majority of Syrian refugees, if not all of them, who are economically active are naturally considered as informal laborers and have no social rights or guarantees. According to the World Bank, the labor force in Lebanon increased by one-third in the last five years due to the influx of refugees from the conflict zones in Syria, according to country reports. Estimations indicate that there are 220 thousand migrant foreign female workers, 500 thousand Syrian workers, and around 53 thousand Palestinian workers. All those workers are involved in informal working relations, even though the status of domestic workers is different because the Labor Law does not recognize them as workers but allows issuing work permits for them. According to the Law, foreigners do not benefit from the services offered by the medical and maternity section at the Social Security and have the right to benefit only from medical care services in the case of work accidents and end of service indemnities.

- Problems are not limited to female refugees, workers who migrate normally and without being subjected to expulsive political circumstances suffer from many violations. Domestic workers in Jordan are the victim of many violations and violence such as the seizing of their passports, delayed

payment of salaries and sexual and physical assaults. Domestic workers in Bahrain suffer from the worst forms of violations, which resulted in many cases of escape. As for Sudan, civil war and conflict led to mass exodus to safer places, and thus the numbers of women in the informal labor increased. Country reports included many details about the types of violations against migrant working women.

- Women's informal labor is often related to poverty; the number of poor women working in this sector is high. This relation is very clear in the case of Lebanon, where informality is mainly concentrated among poor workers, with %82.5 of informal labor being represented by the poorest category. In Sudan, %46.6 of the population lives below the poverty line, and %56 of poor women are informal laborers working in the food and beverages industry.

- The spread of informal labor is related to specific educational levels, particularly those of intermediate education who are mostly women, and younger categories. Egypt is considered a model on this level; intermediate commercial or technical education is widespread in the rural regions, particularly among women. Due to the low quality of education, which does not provide any competencies to graduates, women of intermediate education in Egypt join the informal labor market. The situation is not very different in Lebanon, where informal laborers are less educated and younger. %69 of the 24-15 age category work in the informal sector. Young people in Algeria and Iraq are also concentrated in the informal sector. As a matter of fact, the problem gets more complex with the annual influx of newcomers to the labor market. Moreover, the percentage of informal laborers is higher among illiterates. By contrast, whenever the age and educational level are higher, the involvement of women in the informal labor market is lower.

- As for the formal sector and informal labor, due to freezing governmental employment for so many years, and the need for employment in the public sector, the only possible means was to fill the vacancies with informal labor, i.e. employment with no guarantees and/or short and temporary contracts. For example, informal labor in the public sector exists in Lebanon. %47 of those who work in the education sector and %44 working in civil agencies are informal. The Egyptian government adopted the same mechanism for many years before the Revolution of January 2011, %25, but was then obliged to absorb a large part of this labor force as full-time civil servants due to protests and demonstrations. On another level, a large part of the official private sector used informal and temporary labor, particularly in times of work pressure. Three: Women's Informal Labor Between State Policies and Civil Society Interventions

International organizations focused in recent years on the issue of social protection and informal labor as one of the key incentives which made many governments reconsider their attitudes and policies on the matter. It was also encouraging to see civil society interested in these issues, even if civil society, and particularly NGOs concerned with women's issues and social marginalization, showed more interest than governments by adopting right-based development perspectives. The way governments approach issues pertaining to the informal sector and the situation of women in this sector can either comply or not comply with the way civil society approaches such issues. Convergence or divergence depends on the approach of each side, i.e. if it is an organizational approach aiming to achieve social control only, a right-based approach aiming to protect the informal labor, a gender-sensitive approach, or a general one.

1. Governmental policies

Arab countries differ in the approaches they adopt in terms of informal labor. Some countries only focus on the legal side, i.e. the legal texts organizing informal labor, whereas other countries go further, by choosing to adopt policies and measures to organize this sector. Some countries, on the contrary, do not care at all about this issue, and only consider that this sector is normal and necessary to absorb labor. Even in terms of approaches' content, the question remains the following: are Arab governments interested in this issue under the perspective of formality and social control, or under a rights perspective, which aims to ensure a comprehensive umbrella for the social protection of this sector?

A number of cases in which legal measures were adopted by amending the laws to cover the informal sector were detected. In Iraq, for example (Iraq's report), the Ministry of Labor and Social Affairs (Department of Retirement and Social Security for Workers) prepared the draft law of retirement and social security for workers to replace the current law (Law of Retirement and Social Security for Workers number 39 of 1971), which focused on workers having social protection only. This draft was submitted to Parliament for endorsement. The law has accurately defined the categories in details to include all those who work in the informal sector: those who work in family projects, those who work in agriculture and grazing, seasonal and temporary workers, vendors, street photographers, merchants, local guards, cleaners, book and newspapers distributors in kiosks, local fishermen, porters, shoe polishers, and car cleaners stationed outside garages. The main goal was to extend the social protection umbrella of those who work in the formal sector to the categories working outside it.

As for the other measures adopted by the Ministry of Labor and Social Affairs related to informal labor, the Ministry elaborated a roadmap in cooperation with the World Bank (known as the Strategic roadmap of social protection in Iraq 2019-2015). The vision of this roadmap was to achieve a comprehensive social protection system through social safety nets, social security, and labor market policies. The goals of this roadmap were:

-1 An active social protection agency which organizes the programs of social safety nets according to scientific targeting systems based on clear standards which contributes to covering poor and vulnerable individuals and families, and allows them to coordinate their work with stakeholders in governmental and non-governmental institutions in Iraq.

-2 A single social security system for all citizens working in the public, private, and informal sectors, which guarantees equity, financial sustainability, sufficiency, and good governance, and ensures the effectiveness and efficiency of work performance.

-3 Efficient, flexible, and comprehensive labor market policies, programs, and mechanisms contributing to an investment in human capital and activating the participation of the private sector.

In spite of the comprehensive vision of the Iraqi government, key questions arise: was this vision implemented on the ground? What is the expected economic cost to implement this ambitious vision?

In Egypt, article 26 of the unified Labor Law No. 12 of 2003 was reserved for informal labor. The relevant ministry develops the policy and follows up on informal labor, particularly seasonal agricultural workers, sea, mine, quarries, and construction workers. The competent minister issues, in consultation with the competent ministers and the Egypt

Trade Union Federation, the appropriate measures to determine the rules regulating the employment of these categories: professional safety and health conditions, relocation, accommodation, and financial and administrative rules organizing said employment.

The Egyptian government has extended some forms of social security to informal laborers, such as health insurance and wages. A pension is also granted to all those who are above 65 years through a minor contribution, i.e. ten EGP, in addition to insurance for some informal labor categories, as per the proposal of the National Social Insurance Authority (NSIA). The Minister of Social Insurance issued decision No. 74 of 1988 about insurance for construction, quarries, and salt workers. Then, the Minister of Finance issued decision No. 554 of 2007; its seventh chapter was reserved to insurance for workers who receive temporary and changing wages to cover those who work in the aforementioned three sectors, in addition to construction workers and workers in land transportation. However, most of the informal sector works outside the umbrella of social protection provided by the State for many reasons, on top of which is that the packages of this system are very limited and do not encourage expanding the basis to include more people in it. As for small and medium enterprises, the government ultimately tries to register them, knowing that this objective is not enough for its owners and does not give them incentives to consider registering their enterprises.

In Bahrain, the Labour Market Regulatory Authority (LMRA) includes domestic labor in the labor force of Bahrain, which is entirely composed of foreigners (women represent %60). Despite registration, they are not granted any social protection. And due to cases of escape, the new Labor Law No. 36 of 2012 tried to grant some rights to this type of labor. However, these attempts were never implemented; there still are no specific working hours, and human trafficking cases are increasing in tragic circumstances.

In Jordan, some voices are calling to reform social protection systems to guarantee workers' rights based on a rights approach. The system of social protection does not comply with the standards of social protection stipulated in the ILO recommendation No. 202 of 2012. Legislations do not cover all citizens and vulnerable categories in the society, and the current system is unable to ensure social protection to workers in the informal sector in terms of the minimum wage and countering discrimination in wages between women and men. As a result of these claims, a new national framework was launched in 2015 to formalize the informal sector under the title of a national framework for the informal sector in Jordan. It was supported by the Ministry of Labor, the General Federation of Jordanian Trade Unions (GFJTU), Jordan Chamber of Commerce, and the Social Security Corporation. The aim was to formalize the informal sector and guarantee the conditions of decent work. Furthermore, the Social Security Corporation cooperates closely with many NGOs in order to grant social security to domestic, according to Jordan's report.

Without going into the details of the 13 reports, the following conclusions can be taken from the way governments deal with the informal labor in general, and the situation of women in this sector in particular. However, before tackling this point, it is worth noting a key constraint, which is to the difficulty in designing governmental policies that deal with the informal sector in the absence of accurate statistics about its composition, and the situation of women in it both qualitatively and quantitatively. Therefore, talking about

any policies without accurate statistics makes these policies unrealistic and inapplicable.

a. It is impossible to say that all countries under study have similar interests when dealing with the issue of informal labor; there are differences between the countries. Some have formal rules organizing informal labor, but these rules are not really applied. Others ignore this issue as a whole and consider it a good economic phenomenon absorbing an important part of unemployment. In any case, the whole approach, if applicable, is limited to some legal texts.

b. Governments' vision regarding informal labor is different from that of NGOs. The first party focuses on the idea of formalization and social control, whereas the second party focuses on the rights and protective approach.

c. The main focus of the present paper, i.e. the situation of women in the informal sector, does not exist at all in governments' agendas. Governmental approaches regarding the informal sector are not sensitive to gender issues.

d. Despite the expansion of the informal sector due to the exclusive development pattern, this issue was never tackled under an approach focused on the idea of changing said pattern. Therefore, the main reasons of the spread and expansion of this phenomenon is not being tackled.

e. A number of governments showed interest in some alternatives reducing the negative effects resulting from adopting market policies such as encouraging small and micro enterprises. Women were the most targeted category in this regard. However, this mechanism clearly remains unsuccessful in absorbing large numbers of women who work for their own account for many reasons, some of which are due to the fears of some women of not being able to pay back in case they are granted loans. The most important factor remains the lack of a comprehensive vision to deal with this issue. Guarantying the success of small and micro enterprises in employing women depends on value chains, in order to guarantee their sustainability and resolve the many problems related to marketing and other problems.

2. Civil society, informal labor, and women

First of all, it is worth noting that civil society is composed of many organizations such as CSOs, NGOs, trade unions, cooperatives, etc. It is thus normal that every organization approaches the issue differently, due to the difference in references. Secondly, the relation of the State with civil society in the Arab world is confused and dominated by mutual doubt more than interdependence and the capacity to build partnerships for many reasons that won't be tackled here. However, all these affect the approaches of dealing with informal labor on one hand and impede building real partnerships on the other.

CSOs have different experiences in dealing with informal labor and the situation of women in this sector. Egypt's report included some cases of organizing different categories of informal labor, the first of which was that of street food vendors. The attempt aimed at organizing this relation between relevant governmental parties and those who work in this sector, by developing workers' organization and negotiation competences. The experience of Street Food Vendors Association in El Minya governorate can be considered an important example to organize workers in this sector for almost two decades under a humanitarian and developmental approach at the same time. This association, established in 1986 thanks to cooperation between government officials and food street vendors, was able to protect the rights of food vendors, and deal with the issues of

crowded streets and food safety. According to an agreement between the association and local officials, it became possible for health officials to accompany and train vendors on how to handle food and adopt personal hygiene habits. Municipal authorities stopped chasing vendors as long as they abode by the agreed-upon rules. New carts were designed and permanent kiosks were reserved for some regions, taking into consideration touristic needs and local commerce. This experience resulted from field research led by Planning, Analysis and Administration Consultants (SPAAC) in Cairo about the importance of street vendors in achieving food safety for low income people in many cities inside Egypt, including the El Minya governorate. Research revealed that this sector includes categories of citizens who represent a large part of the society in need for formality, care, and development. It is also considered an open economic activity allowing the entry and exit of labor force without restrictions, and the easy entry of women who look after their families. The results of this research were submitted to El Minya officials who understood the issue and started to cooperate with vendors to establish the Street Food Vendors Association, which started with 28 members and was then joined by hundreds of others. The association's success was not limited to organizing the relation between the authorities and vendors and guarantying the safety of food sold by those vendors; it plays a role in developing vendors by granting loans and ensuring food production requirements, and also organizes social receptions, manages a fellowship fund, and works on providing medical care to vendors and their families. These services improved the quality of the food sold. What is more important is that the association supported the profession's legitimacy and promoted respect for vendors. This experience is now applied in the remaining Egyptian governorates so that food and beverages vendors join civil associations who will be the link between this sector and governmental authorities. The second case is that of Fair Trade Egypt which focused on training the informal owners of manual workshops to improve and market their production in order to guarantee them a fair profit. The World Trade Organization (WTO) granted COSBE in Egypt the Fair Trade Certificate in 2008. COSBE is currently providing handicrafts training and marketing the production of 34 Egyptian workshops.

The third case is the organization of fishermen in El Minya by Better Life Association (BLA). In the beginning, the BLA established fishermen associations in four project regions to defend their rights. BLA continuously works on building the capacities of fishermen board members, obtaining the appropriate licenses and fishing equipment, and raising their awareness regarding wrong fishing practices. Therefore, CSOs are basically concerned with informal labor and tackle development under a right perspective. Egyptian trade unions are completely absent, whether those belonging to Egypt Trade Union Federation or even independent unions. The main focus of any union is usually the formal sector and formal labor.

The situation of unions in Lebanon and Palestine is no different than that of Egypt. In Lebanon, the Trade Union Coordination Committee has the most efficient union entity for five years. However, and despite its activity, it dissociates itself from the requirements of informal labor. Moreover, Lebanon adopts a policy to absorb and transform trade unions into political tools to support the government. The Ministry of Labor must also approve the licensing of any trade union. In Palestine, the Unions Federation focuses on civil servants.

Without going into the details of country reports, the key

characteristics of approaching informal labor and its gender dimensions by civil society are the following:

a. Although there are many initiatives led by civil society, the problem of these key interventions is that they are partial, limited, and led essentially by NGOs, but without the involvement of the most important player, i.e. trade unions. The latter are suffering from governmental pressure and are dominated by the State in most of the countries. They are also mainly focused on the formal sector.

b. Due to the pressure made by Arab countries on NGOs, these organizations could not transform their initiatives and interventions into a quantitatively wide current which proposes alternatives able to positively engage with the policies adopted by Arab countries regarding informal labor and amend these policies in a way to serve the interests of informal labor in general, and women working in this sector in particular.

c. The approach adopted by civil society regarding informal labor is basically based on a rights approach, which is why it always seeks to formalize this sector to be able to defend its rights. It is also more sensitive to women and their problems in this sector. In fact, some CSOs tackled the issue of unwaged women in Egypt. The biggest effort made by these organizations has focused on presenting research papers and studies more than on-field work due to the constraints imposed by the State.

CONCLUSION

The main conclusions of the study are the following:

1. The expansion of informal labor in the countries under study is the result of an exclusive and biased development pattern. Women are the category suffering the most in the informal sector due to many social and cultural circumstances, and because they are bearing a double burden. Even those who are considered as formal laborers and work in the formal sector suffer from low wages, mistreatment, violations, and discrimination in wages and employment conditions.
2. Domestic female workers are the category that is suffering the most from violations in the informal sector. The situation is even worse for refugee and migrant labor in Lebanon and Bahrain. The impact of political circumstances such as war and civil strife is more severe on women.
3. The gender gap intersects with all the other gaps reflecting other aspects of discrimination, whether based on religion, sect, geography, or class, etc. When women are classified in more than one gap, their situation is worse. The class and geographic location are among the main variables in the Arab region. Less educated and poorer women are the ones mostly found working in the informal sector, leading them to accept worse working conditions. As for the geographic location, its impact is also complex. In Egypt, Sudan, Lebanon, and other Arab countries, there are development gaps between regions, rural and urban regions, and the south and north. Rural regions are poorer and have lower human development rates in general. Some regions are poorer than others, like for instance Upper Egypt governorates, Akkar and Hermel in Lebanon, and Darfur in Sudan. Therefore, poor and illiterate women who live in the rural parts of the less developed regions become the most vulnerable category in the informal labor market.
4. Despite the lack of social protection for women in the informal sector, the most vulnerable categories are women working in agriculture, particularly migrant workers, and domestic workers who work in the most severe conditions in terms of working hours and low wages.

5. There is a real tergiversation in reforming labor laws dealing with informal labor in general. Texts are developed without being respected, and in many cases, laws are implemented due to aggravating economic crises, achieving a minimum level of stability, or due to international pressure. But in all cases, governments do not want to tackle the issue seriously due to its high cost. In fact, covering this huge sector of informal labor socially incurs very high costs. Consequently, the proposed solutions are always partial and tend to target one or more categories with no comprehensive vision for every sector.

6. Not all reform initiatives are women sensitive. Each sector is tackled as being homogeneous without discrepancies, and without acknowledging that there are vulnerable categories that are more exposed to risks, i.e. poor women in this sector.

7. Although micro-financing was originally targeting women, particularly poor women, there were no flexible programs to target and train women on work, sustainability, and management. In light of this low status of women, the decision regarding micro-financing remained in the hands of fathers, husbands, or sons. Moreover, women do not usually apply for loans and prefer borrowing from friends and neighbors, for religious reasons and fear from legal accountability if they were unable to manage their loans in the right way.

8. One of the key strategies to make informal labor tolerable and income generating consists in developing the competencies of those who work in the sector. Competencies development is more important for women because they are less educated and more vulnerable. Such development improves productivity and income. The key challenge is how to attract women from their homes to receive training and overcome cultural obstacles. Therefore, training should not be limited to work competencies, but must also include negotiation skills and rights awareness.

9. Market access is an urgent issue for the informal sector. It is more important for women due to constraints imposed on their mobility, either because of family burdens or due to cultural constraints and financial difficulties. Thus, it is important to support and rollout the experience of fair trade centers.

10. Civil society almost makes no effort related to formality as a change enabler, knowing that this is the only way to obtain full rights. Women abstain from joining trade unions due to lack of time and having to face a double burden, or because trade union officials are not interested in promoting women's membership.

Finally, women's informal labor can be approached by NGOs under a rights perspective by focusing on formality, competencies development, rights awareness, and contributing to fair trade conditions, in addition to other fields which reduce the sufferings of women in the informal sector in the near term and empower them in the long run. The key issue, i.e. changing the conditions and circumstances leading to the expansion of this sector and marginalizing women in it, remains an inherently political one, and thus requires reconsidering development patterns adopted by governments on one hand, and an engagement by the civil society with these governmental policies to change or amend them by proposing alternatives on the other.