



DRIVER 2 TOOLKIT

HOW TO ENSURE LEGAL PROTECTIONS AND REFORM DISCRIMINATORY LAWS AND REGULATIONS



The United Nations (UN) Secretary-General established the High-Level Panel on Women's Economic Empowerment in 2016 to bring together leaders from different constituencies—government, civil society, business and international organizations—to launch a shared global agenda that accelerates women's economic participation and empowerment in support of implementing the 2030 Agenda for Sustainable Development and its promise that no one will be left behind.

The first report of the High-Level Panel (September 2016) examined the case for women's economic empowerment and identified seven drivers for addressing systemic barriers to women's economic empowerment. These seven drivers were further explored by working groups, comprising High-Level Panel members and other stakeholders. Each working group prepared a paper with specific recommendations for transformative change.

The second report of the High Level Panel (March 2017) provided a synthesis of the recommendations of each of the seven working groups within the framework of the essential enabling environment to accelerate and deepen the impact of the seven drivers. In addition to the working group papers, each working group prepared a toolkit, focusing on how to take forward the recommendations of the working group, along with case studies and good practices where relevant.

This toolkit has been prepared by the Working Group for Driver 2—Ensuring legal protections and reforming discriminatory laws and regulations.

Its companion working group paper is published as a separate document.

High-Level Panel reports and working group papers and toolkits are all available online.

Members of Working Group on Driver 2—Ensuring legal protections and reforming discriminatory laws and regulations

Co-Leads	Consultant	Working group members
Fiza Farhan , Independent Development Advisor	Teresa Marchiori	Sirieli Mchembe , Specialist, Social Protection and Women's Entrepreneurship, Institute of Financial Management, United Republic of Tanzania
Begona Lasagabaster , Chief, Leadership and Governance Section, UN Women		Alivelu Ramisetty , Global Manager Gender and Program Quality, Oxfam America
		Fernanda Vidal , Research Fellow, Panamerican University
		Marlese Von Broembsen , Law Programme Director Women in Informal Employment: Globalizing and Organizing (WIEGO)

For more information please visit: hlp-wee.unwomen.org

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While staff of the Bretton Woods institutions reviewed and provided comments on the working papers and toolkits in their respective areas of expertise, they were not members of the working groups.

In regard to the recommendations aimed at international organizations in these documents, the Bretton Woods institutions may endorse or support them to the extent these are consistent with their roles and in accordance with their mandate.

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INTRODUCTION

Laws play a key role in fostering women's economic empowerment. Drafting good laws—and reforming discriminatory ones—monitoring their implementation and enforcement, and ensuring that women know their rights and have access to a fair, efficient and effective justice system are essential to enable women to realize their rights and potential as economic actors.

This toolkit provides legal tools for fostering women's economic empowerment. It includes information, resources and examples of efforts already under way.

KEY RECOMMENDATIONS

- 1. Reform laws discriminating against women and enact legislation enabling gender equality** across labour, employment, property, family, inheritance and nationality provisions and on preventing, addressing and redressing all forms of violence and harassment against women.
- 2. Expand social protection coverage for all**, according to principles of equity, efficiency and sustainability, based on national circumstances.
- 3. Create an enabling legal environment for informal and agricultural workers**, extending workers' rights and entitlements and recognizing rights to secure housing and land tenure and access to public space, raw materials, natural resources, transport and basic infrastructure and services.
- 4. Increase women's access to justice** by expanding legal awareness, providing legal aid and legal advice and creating simplified or special procedures and specialized courts and dispute resolution bodies.

HOW TO GET STARTED?

If you are ready to join the efforts to foster gender equality in rights and entitlements, here are some resources providing analysis, background information and useful data on the status of women's rights and gender-sensitive legal reform.

GENDER EQUALITY AND WOMEN'S ECONOMIC EMPOWERMENT: WHERE DO WE STAND?

As a start, the United Nations Secretary-General's High Level Panel's (HLP) first report, *Leave No One Behind: A Call to Action for Gender Equality and Women's Economic Empowerment*, lays out the conceptual framework for the gender dimension of economic empowerment, identifying gaps and barriers, possible solutions and the seven main drivers of women's economic empowerment. The second HLP report, *Leave No One Behind: Taking Action for Transformational Change on Women's Economic Empowerment*, sets out an action plan with clear, actionable recommendations for each of the seven drivers and a roadmap for productive engagement. Additional information on the status of women's rights can be found in the UN Women 2011–2012 report *Progress of the World's Women: In Pursuit of Justice*; and in the World Bank's *Women, Business and the Law 2016: Getting to Equal* and the report *Closing the Gap: Improving Laws Protecting Women from Violence*. Data on the status of women's rights across countries can be found in the *Equality Now 2015 Annual Report* and the OECD's Social Institutions and Gender Index (SIGI) (in addition to the *Women, Business and the Law 2016* report).

RAISING THE BAR: INTERNATIONAL STANDARDS FOSTERING WOMEN'S ECONOMIC EMPOWERMENT

A number of international legal instruments provide standards for gender equality and women's rights in the world of work. The Convention on the Elimination of All Forms of Discrimination Against Women (CEDAW) defines gender discrimination and lays out obligations for state signatories aimed at ending such discrimination. To learn about the measures state signatories take to comply with their treaty obligations, see the reports countries are required to submit to the CEDAW Committee at least every four years. The ILO Convention on Domestic Workers, 2011 (No. 189) calls for action to ensure decent work for domestic workers, while the ILO Convention on Home Work, 1996 (No. 177) identifies standards that consider the specific conditions of homeworkers (for more on this, see WIEGO's page on Convention 177). ILO Recommendation 204 concerning the Transition from the Informal to the Formal Economy, CEDAW General Recommendation No. 33 on Women's Access to Justice and General Recommendation No. 34 on the Rights of Rural Women provide a framework for states to step up

their efforts in creating an enabling environment for informal workers and fostering women's rights. Finally, the UN Declaration on the Elimination of Violence against Women provides a framework for action to counter violence against women, while the Council of Europe Convention on Preventing and Combating Violence against Women and Domestic Violence and the Inter-American Convention on the Prevention, Punishment and Eradication of Violence against Women (Convention of Belem do Para) are the first regional instruments binding state parties to act to end violence against women.

HOW CAN I BECOME ENGAGED?

The companion working group paper to this toolkit recommends several actions. Some of them are listed below, followed by promising initiatives around the world that are already helping redesign legal frameworks that define women's rights in the world of work.

REFORMING DISCRIMINATORY LAWS

Recommended actions in support of reforming discriminatory laws

- **Eliminate discriminatory laws** hindering women's access to secure land tenure.
- **Enact and implement mandatory joint titling regulation.**
- **Enact equal pay legislation**, mandating equal pay for work of equal value, ensuring wage transparency, monitoring the gender pay gap and providing incentives to business to close gender pay gaps.
- **Reform laws prohibiting women from working in certain jobs** or industries and during certain hours.
- **Reform discriminatory laws limiting women's ability to work outside the home and their control over marital property.**
- **Devise simplified, non-discriminatory procedures to obtain identity cards**, including birth certificates.
- **Reform discriminatory nationality laws.**

Family and inheritance law reform in Ethiopia and India. In 2000 Ethiopia reformed its family law, giving spouses equal rights in the administration of marital property, eliminating the possibility for one spouse to prevent the other from working outside the home, and raising women's legal age of marriage. In 2003 a land certification program introduced spouses' joint titling. Following the family law reform, women were more likely to work outside the home, in jobs requiring educated workers and in paid and full-time jobs.¹ Joint

titling yielded a marginal increase in productivity of women's agricultural activities on jointly titled land and increased women's influence on land rental decisions, as well public expectations of an equitable division of property upon divorce or death of a spouse. Similarly, the 1994 reform of the Hindu Succession Act in two Indian states changed expectations and social norms, with an increase in investment in daughters' education, in the number of women holding bank accounts and in women's decision power in the household.²

To learn more on family and inheritance law reform, see World Bank policy research working papers "Strengthening Economic Rights and Women's Occupational Choice: The Impact of Reforming Ethiopia's Family Law and Inheritance Law Reform" and "Women's Access to Capital: Evidence from India's Hindu Succession Act."

PREVENTING AND COMBATTING VIOLENCE AGAINST WOMEN

Recommended actions in support of preventing violence against women

- **Adopt and enforce legislation preventing and addressing violence and harassment against women**, including physical, sexual, psychological and economic violence; harassment; domestic violence (including marital rape); and violence and harassment in the world of work (covering all actors). Legislation must explicitly extend protection to domestic workers and migrant workers and those at risk of modern slavery (forced labour).
- **Conduct training and awareness campaigns** for enforcement professionals and citizens.
- **Create one-stop shops and special violence against women units** to facilitate reporting and prosecuting of violence against women.
- **Create special courts and procedures** for victims of violence against women.
- **Make protection orders available** to victims of violence against women.
- **Support the adoption of an ILO instrument on violence and harassment** in the world of work.

The Punjab Protection of Women against Violence Act. In 2016 the government of Punjab, Pakistan, passed The Punjab Protection of Women against Violence Act covering sexual violence, domestic violence, emotional and psychological abuse, verbal abuse, economic abuse, stalking and cyber-crimes. "One stop shops" for victims' protection and for reporting and prosecuting

offenders have begun to be established, and a toll-free telephone line will be launched.

To learn more on The Punjab Protection of Women against Violence Act: www.punjab.gov.pk/.

CREATING AN ENABLING ENVIRONMENT FOR INFORMAL WORKERS

Recommended actions in support of informal workers

- **Explore ways to extend labour rights to informal workers**, ensuring appropriate budget allocations:
 - **Legal status**
 - Support households to comply with legislation formalizing domestic work by simplifying registration, providing standard contracts and pay slips, and enforcing sanctions for non-compliance.
 - Enact legislation that recognizes and gives rights and protection to own-account workers.
 - Enable informal economic units (such as waste pickers) to bid for public procurement contracts.
 - **Right to unionization and representation**, including targets for women's participation
 - Legally recognize and promote cooperatives and trade unions of informal workers, and provide targets for the participation of women representatives.
 - Provide for statutory inclusion of informal workers' representatives in grievance mechanisms.
 - **Adequate minimum wage floors and social protection coverage**
 - Increase coverage and enforcement of adequate minimum wage floors and expanded social protection coverage for all, according to principles of equity, efficiency and sustainability and based on national circumstances.
- **Pass, implement and enforce legislation affording informal workers** secure housing and land tenure, access to public space, raw materials, natural resources, transport and basic infrastructures (water, electricity, sanitation).
- **Review and simplify** if necessary **the regulatory requirements on formal sector firms** and workers to incentivize formalization, such as registration and tax regime requirements.
- **Ratify and implement ILO conventions**, recommendations and other international instruments on the rights of informal workers.

To learn more about creating an enabling environment for informal workers

- For discussion of the categories of informal workers, the theoretical debates and the contribution that informal workers make to the economy, see Women in Informal Employment: Globalizing and Organizing (WIEGO) working paper *The Informal Economy: Definitions, Theories and Policies* and the WIEGO technical brief "Women Informal Workers."
- To understand the priorities and demands of the different categories of informal workers, see WIEGO briefs on Street Vendors, Homeworkers, Domestic Workers, and Waste Pickers.
- To learn about the specific demands of informal workers and how laws affect the ability of informal workers to secure their livelihoods and contribute to the economy, see WIEGO's policy brief discussing how to address informal workers' demands through legal and policy tools.
- On women in agriculture, read the UN Women report *Realizing Women's Rights*; the Food and Agriculture Organization's Gender and Land Rights Database, which provides data and analysis on the gender aspects of access to land; and the International Fund for Agricultural Development's *Women's Land Rights Project: Opportunities and Challenges*.

WIEGO is a global network focused on securing livelihoods for the working poor, especially women, in the informal economy. Other organizations working with informal workers are Streetnet International, the Self Employed Women's Association (SEWA), the Global Alliance of Waste Pickers, the International Domestic Workers Federation (IDWF) and the regional HomeNet organizations (HomeNet South Asia, HomeNet Southeast Asia, HomeNet Eastern Europe). To learn more and partner with the Municipality of Bogota on work with women informal workers, contact the Dirección de Derechos y Diseño de Política, Secretaría Distrital de la Mujer at servicioalaciudadania@sdmujer.gov.co.

Domestic workers policy approved in Punjab. In 2015 the government of Punjab, Pakistan, approved the Domestic Workers Policy, extending labour laws, minimum wage and basic benefits, such as health, social security and safety, to domestic workers. The bill formally recognizes domestic workers and their right to regulated work hours and salaries, social protection and holidays, protection from abuse and violence at the work place and home, and the right to form unions. One union has already been registered in Lahore as the Domestic Workers Union in 2015.

Thailand's Homeworker Protection Act. HomeNet Thailand is at the forefront of national advocacy efforts calling for progressive labour legislation and social protections for homeworkers. Ten years of campaigning by HomeNet Thailand and supportive allies culminated in the innovative Homeworkers Protection Act in 2010. The act provides wide-ranging protections for homeworkers, including their representation on a tripartite body that monitors implementation.

To learn more about homeworker protection, read about home-based workers and the law and see WIEGO brief “Winning Legal Rights for Thailand’s Homeworkers.”

Free health insurance through tax registration for own-account workers in Peru. The Peruvian Ministry of Production, with support from WIEGO, issued a regulation covering own-account workers, allowing them to access free health insurance upon registration with the Tax Office.

Waste pickers in Bogota, Colombia. After a decade of advocacy, and with technical support from WIEGO, Colombian recyclers obtained recognition as providers of the public service of waste collection by the Constitutional Court and national authorities. The inclusion of waste pickers in the waste management legal and institutional framework led to dramatic change in the paradigm of waste management in the country. From the municipal to the national level, Colombia must now plan and execute a waste management policy prioritizing recycling and must do so with the participation, promotion, organization and remuneration of waste pickers.

In 2015, the City of Bogota’s Division of Women’s Issues implemented a program of capacity building for women waste pickers. The program seeks to empower women waste pickers through a better understating of their rights and role as actors in the city’s economy and waste and environmental management.

To learn more about organizations working to improve access to justice

The International Development Law Organization’s (IDLO) report *Accessing Justice: Models, Strategies and Best Practices on Women’s Empowerment* promotes empowering women to claim their rights and thus to equip them to bring about change. Namati is a non-profit organization working on legal empowerment through grassroots innovation, advocacy for policy change and a global legal empowerment network providing an information-sharing platform for people committed to legal empowerment, including community paralegals. The Open Society Foundation’s Justice Initiative works to foster effective enforcement of the rule of law by building legal capacity and protecting human rights through litigation, advocacy, research and technical assistance. Asiye eTafuleni is a non-profit organization established in Durban, South Africa, working to support and empower informal workers through inclusive urban design, advocacy and education.

To learn more about breakthroughs that changed how the law—and the public—perceive waste pickers, read WIEGO briefs “Colombia’s Triumphant Recicladores” and “ARB: Fighting for an Inclusive Model for Recycling in Bogotá.”

India’s National Policy on Urban Street Vendors and Street Vendors Act. In 2004 India adopted a National Policy on Urban Street Vendors promoting a supportive environment for street vendors to earn their livelihoods. The policy served as a catalyst for groups of street vending organizations to mobilize around a common set of demands. It led to the adoption of the first national legislation to support and regulate street vending, the 2014 Street Vendors Act (Protection of Livelihood and Regulation of Street Vending) mandating the creation of local vending committees with which cities must negotiate street vending regulations.

To learn more about urban street vendor rights, read about street vendors and the law and read WIEGO policy brief “India’s National Policy on Urban Street Vendors.”

IMPROVING ACCESS TO JUSTICE

Recommended actions for strengthening access to justice

- **Improve rights awareness/legal literacy**, including translating laws into local languages and reaching marginalized and vulnerable women and women in rural and remote areas with information about their rights.
- **Expand legal aid to civil matters**, and facilitate access to legal aid services in rural and disadvantaged areas (for example, through paralegal programs).
- **Create dedicated units for reporting and enforcement**.
- **Create simplified or special procedures and specialized courts and dispute resolution bodies** for specific types of claims, including domestic violence, family, small claims and labour disputes.

Legal information helpline. The Punjab Commission on the Status of Women in Pakistan set up a telephone helpline providing information about laws and legal procedures. Hundreds of women call in each week to ask about procedures and legislation, such as divorce proceedings, inheritance law or what recourse they might have when their rights are violated.

Desks in police stations headed by women. Arrangements have been made in Punjab, Pakistan, under which each police station has a desk headed by a woman, in order to make it easier for women to report crimes such as rape or domestic abuse.

Low-cost legal assistance through paralegals. A number of initiatives aim to make justice accessible by providing low-cost or free legal advice and assistance through paralegals (locals who receive legal training and are usually coordinated by lawyers). In Indonesia, the Philippines, Sierra Leone, South Africa and elsewhere, paralegals have increased legal awareness and lowered barriers to access to justice for poor and marginalized groups, including women.

To learn more about paralegals, see *Researching Community Paralegals*.

Empowering market traders in Warwick Junction, Durban, South Africa. Asiye eTafuleni (AeT) runs a law programme that promotes legal awareness (“Know your rights”) and works to stop confiscation and physical abuse by enforcement officers.

To learn more about empowering market traders, see AeT Law Project, and the brief *Empowering*

Market Traders in Warwick Junction, Durban, South Africa.

HOW CAN I ENGAGE AND ACTIVATE MY ORGANIZATION, COMMUNITY AND PEER GROUP?

This section includes information, resources and examples of efforts already under way.

GUIDELINES FOR IMPLEMENTING LEGAL PROTECTIONS FOR WOMEN

There are a number of toolkits and guidelines that can guide efforts to create an enabling legal environment for women’s economic empowerment.

On how to reform discriminatory laws, look at the work of Equality Now, the International Development Law Organization (IDLO), Women Business and the Law, and the Inter-Parliamentary Union.

On how to improve women’s land rights, see “International Land Coalition’s Women’s Rights Toolkit,” “Landesa Toolkit on Strengthening Women’s Tenure Security in Northern Uganda,” International Center for Research on Women’s Property Rights and Gender, “A Training Toolkit,” and the Food and Agriculture Organization’s Legal Assessment Tool (LAT) for Gender-equitable Land Tenure.

On the gender dimension of waste picking, see WIEGO’s Toolkit on Gender and Waste Recycling and watch this video.

On assessing the accessibility of the justice system, see the American Bar Association’s Access to Justice Assessment Tool and the briefing note “Surveying Justice: a Practical Guide to Household Surveys,” a guide to justice surveys that can be used to learn about people’s justice needs. The “Framework for Measuring Access to Justice Including Specific Challenges Facing Women” provides an overview of indicators of women’s access to justice as well as a set of proposed indicators to capture women’s justice needs and barriers to access.

WHO SHOULD IMPLEMENT LEGAL PROTECTIONS FOR WOMEN?

Governments, businesses, international organizations and civil society all have important roles in the realization of the rights of women workers.

Governments. in addition to the priorities listed above, local and national governments should consider engaging in the following actions:

- **Foster women’s participation in decision-making**, and consider setting targets for

women representatives and leaders in collective bargaining bodies and grievance mechanisms, in committees deciding on the use of irrigation schemes or crop processing equipment, in structures to manage the sale of household- or village-produced crops, and in negotiations with agro-industrial investors.

- **Increase coverage and enforcement of adequate minimum wage**, based on national circumstances.
- **Enact equal pay legislation**, mandating equal pay for work of equal value.
- **Create business development platforms for women entrepreneurs**, including access to finance, capacity building and legal support.
- **Reform secured transaction laws** supporting financing secured through movable collateral.
- **Devise simplified, non-discriminatory procedures to obtain identification documents**, including birth certificates.
- **Reform discriminatory laws**, including nationality laws, property laws and labour laws.

Businesses

- **Implement the UN Guiding Principles for Business and Human Rights and the OECD Guidance on the Garment Sector**, including identifying, mitigating, preventing and accounting for human rights abuses in supply chains. Business must comply with international and domestic law, adopting corporate codes in line with such provisions.

International organizations

- **Allocate resources for law implementation**, such as legal awareness programs for women and training of legal personnel.
- Commit to building inclusive movements of women informal workers.

Civil society

- **Engage in legal advocacy and strategic legislation** to advance the rights of informal workers.
- **Conduct legal awareness/know-your-rights campaigns**, and provide legal advice and legal aid services.
- **Build the capacity of women to represent and speak for themselves.**

BACKGROUND AND KEY CONCEPTS

Creating an enabling legal environment for women's economic empowerment

is part of a broad global effort. Equal rights to economic resources and opportunities and to full and productive employment and decent work are called for by Sustainable Development Goals 1, 2, 5, 8 and 10. The Convention on the Elimination of All Forms of Discrimination against Women (CEDAW) endorses women's rights to non-discrimination in employment and economic activities.³ The Universal Declaration of Human Rights posits that "everyone has the right to work, to free choice of employment, to just and favourable conditions of work and to protection against unemployment."⁴

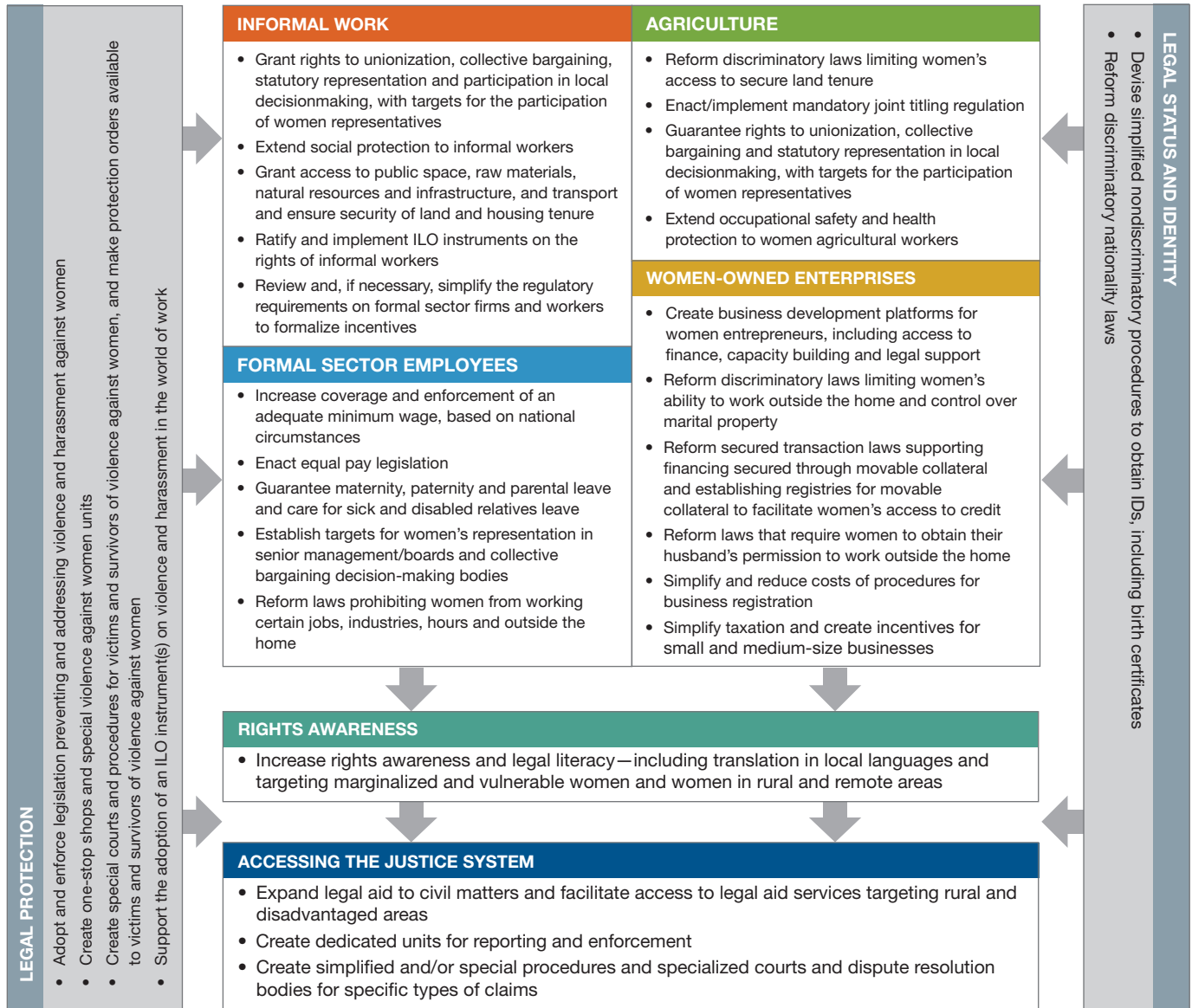
The case for legal reform as a tool for fostering women's economic potential is also supported by data showing a correlation between discriminatory legal frameworks and worse economic outcomes. Gender inequality in the law handicaps women's workforce participation and entrepreneurship and is associated with wider gender pay gaps.⁵

Informal employment (defined as employment in unincorporated small or unregistered enterprises and employment that is not covered by legal and social protection)⁶ comprises more than half of non-agricultural employment⁷ in most developing regions.⁸ Women are more likely than men to be in informal work in South Asia, Sub-Saharan Africa and Latin America.⁹ In these regions, the informal economy *is* the economy, and governments have much to gain from passing laws and establishing regulations recognizing informal workers as productive workers¹⁰ and fostering their potential to contribute to the economy.

Equally, laws closing gender gaps in access to land, tenure security, and voice and participation in decision-making will have a transformational impact on the lives of women agricultural workers, who make up the majority of the agricultural labour force in South Asia (almost two-thirds), Sub-Saharan Africa and East Asia.¹¹ Equal pay for work of equal value; the extension of social protection, including childcare and sound maternity, paternity, parental and sick leave schemes to all workers; equal participation in boards and collective bargaining bodies; and measure supporting female entrepreneurship are all transformative measures that, in granting equal rights to women, also boost their economic potential.

Overall, legal discrimination against women hinders their prospects as employees and entrepreneurs. Left unaddressed, legal discrimination will continue to undermine efforts to foster women's economic empowerment.

Enabling legal framework for women's economic empowerment



NOTES

1. Hallward-Driemeier, M., and G. Ousman. 2013. "Strengthening Economic Rights and Women's Occupational Choice: The Impact of Reforming Ethiopia's Family Law." Policy Research Working Paper 6695. Washington, DC: World Bank. Girma, H., and R. Giovarelli. "The Gender Implications of Joint Titling in Ethiopia." Focus on Land in Africa. <http://www.focusonland.com/fola/en/countries/brief-the-gender-implications-of-joint-titling-in-ethiopia/>
2. World Bank. 2016. *Women, Business, and the Law: Getting to Equal*. Washington, D.C.: World Bank.
3. See the introduction to the UN Convention on the Elimination of All Forms of Discrimination against Women, <http://www.un.org/womenwatch/daw/cedaw/text/econvention.htm#intro>
4. See also ILO Discrimination (Employment and Occupation) Convention, 1958 (No. 111) and Equal Remuneration Convention, 1951 (No. 100).
5. The costs of gender inequality are well documented, and at the current pace it will take another 170 years to close the gender gap worldwide. See World Economic Forum, *The Global Gender Gap Report 2016*, Geneva: World Economic Forum, p. 24.
6. WIEGO (Women in Informal Employment: Globalizing and Organizing). N.d. "The Informal Sector and Informal Employment: A Brief on Statistical Concepts from the United Nations Publication, *The World's Women 2010: Trends and Statistics*." http://www.wiego.org/sites/wiego.org/files/resources/files/the_informal_sector.pdf. For more information, see <http://www.wiego.org/informal-economy/concepts-definitions-methods>.
7. There is as yet no official statistical definition of informal employment in agriculture. Therefore, most estimates of informal employment are presented as a share of non-agricultural employment.
8. Informal work constitutes 82 percent of non-agricultural employment in South Asia, more than 80 percent in some countries in Sub-Saharan Africa, 65 percent in East and South East Asia, 51 percent in Latin America, 45 percent in the Middle East and North Africa, and 10 percent in Eastern Europe and Central Asia. Vanek, J., M. A. Chen, F. Carré, and J. Heintz. 2014. *Statistics on the Informal Economy: Definitions, Regional Estimates & Challenges*. WIEGO Working Paper (Statistics) No 2. Cambridge, Massachusetts, and Manchester, UK: Women in Informal Employment: Globalizing and Organizing (WIEGO). Even in a planned economy like China, data for six cities suggest that informal work constitutes 33 percent of the non-agricultural workforce (these data were collected through the project "Informal Economy, Poverty, and Growth in India and China" by the Chinese Academy of Social Sciences working with the city offices of the National Bureau of Statistics in China in 2010).
9. Vanek, J., M. A. Chen, F. Carré, and J. Heintz. 2014. *Statistics on the Informal Economy: Definitions, Regional Estimates & Challenges*. WIEGO Working Paper (Statistics) No 2. Cambridge, Massachusetts, and Manchester, UK: Women in Informal Employment: Globalizing and Organizing (WIEGO), p. 8.
10. See Clause 4 of ILO Resolution Concerning Decent Work and Informal Economy, 2002. <http://www.ilo.org/public/english/standards/reIm/ilc/ilc90/pdf/pr-25res.pdf>
11. United Nations Secretary-General's High-Level Panel on Women's Economic Empowerment (with Tyson, L., and J. Klugman). 2016. *Leave No One Behind: A Call to Action for Gender Equality and Women's Economic Empowerment*. New York: United Nations Secretary-General's High-Level Panel on Women's Economic Empowerment, p. 28.