

Chapter 2

Informal Employment and Vulnerability in Less Developed Markets

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2.1 Less Developed Markets and the Informal Economy

2.1.1 *Less Developed Markets and Labor Market Segmentation*

Less developed markets usually refer to markets in developing countries or countries with emerging markets that contain market imperfections. Some labor market segmentation is typical for all countries, and even many developed markets may contain labor market segments that are less developed. The division of formal vs. informal employment is a form of labor market segmentation, which is linked to a wide set of vulnerabilities for those who work informally. These vulnerabilities appear in less developed markets in proportion to the scale of informal employment and the social policy regime. They are most relevant also in developed markets due to the international migration and its links with informal work.

In this Chap. 1 describe informal employment conceptually and empirically, show its links with various vulnerabilities and illustrate the situation by five short country cases representing different types of markets. The chapter ends with comments on policies and research.

2.1.2 *Informal Employment and Informal Sector*

Informal employment was not significantly addressed until the 1970s (Bangasser 2000), and major conceptual as well as data gathering problems still remain, a situation that hampers policy making (e.g. Bernabe 2002).

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The ILO (2002, 7, 123, 2004) defines informal employment using two dimensions:

- the type of production unit and
- the type of job.

The former dimension refers to the informal sector or informal economy, the latter dimension to informal employment. Regarding the types of production units, there are

- formal sector enterprises,
- informal sector enterprises and
- households.

Regarding the types of job, there are

- own-account workers,
- employers,
- contributing family workers,
- employees and
- members of producers' cooperatives.

This classification is illustrated by the ILO Standard presented in Table 2.1. Here, the boxes 1–9 describe the above-mentioned types of informal employment, and the light blue boxes show the varieties of formal employment. Black boxes show options that are not possible.

All work in the informal sector is defined as informal employment, but in the formal sector there may also be persons working informally; by job type, they are often employees or contributing family members. The distinction between formal

Table 2.1 Informal employment by two dimensions, types of jobs and types of employment (Hussmans 2004)

Production units by type	Job status in employment								
	Own account workers		Employers		Contributing family workers	Employees		Members of producers cooperatives	
	Informal	Formal	Informal	Formal	Informal	Informal	Formal	Informal	Formal
Formal sector enterprises					1	2			
Informal sector enterprises	3		4		5	6	7	8	
Households	9					10			

and informal is not strict, and we may also define various levels of informality (e.g. Chen 2006). There are formal sector enterprises that use informal labor, and there are formally employed persons who besides their formal job also work informally. Currently, there is wide consensus that formal and informal work depend on each other, both nationally and globally (e.g. Guha-Khasnobis et al. 2006). Thus, informal employment exists both in the formal and informal sectors of the economy. “Informal work” could be used as an overarching term to cover both sector and employment aspects of informality.

The International Labor Organization (ILO 2002, 2004) has been the key organization addressing informal employment, through research, development and policy advice (ILO 2014a; Hussmans 2004). The OECD (e.g. 2002, 2004; Huitfeldt and Jütting 2009) and likewise the World Bank (2014) have given major contributions for research into informal employment and related policy-making. Current research around the topic takes account of globalization and modernization, as well as human rights and deficits in work life.

Informal employment is not only typical of less developed countries. The European Union also contains countries with less developed markets and informal employment, which is often equaled to “undeclared work” (European Commission 2014). This refers mainly to tax avoidance, which is counterproductive to government financing and budgeting (e.g. Williams 2008). Other terms used to refer to informal work that are used in European research and policy papers include the “shadow economy” or “hidden economy” – emphasizing somewhat the similarity to “undeclared work” and the illegal aspects of informality (e.g. Packard et al. 2012) – and the “submerged economy”, with similar connotations (e.g. Borghi and Kieslbach 2012). These terms, nevertheless, neglect other aspects of informal employment outside of financial or legal ones. Employees often do not know the formality or informality of their work, do not care or cannot influence it, and the same is often true for self-employed persons: Regulations are complex, working formally requires additional financing, and the employees do not always have sufficient voice in the workplace. In the US research there has been some focus on informal economy as legal cash-only exchanges (Losby et al. 2002).

2.1.3 Informal Employment, Development and Vulnerability

During the ongoing globalization we have seen a major increase in the informal economy, which earlier was considered a historical relic destined to disappear with the development of markets (Bangasser 2000). Some researchers see this process as largely driven by employers and the owners of capital for their own benefit (Lund 2009; Sassen 1999), with globalization favoring informality and potentially threatening welfare states (e.g. Wood and Gough 2004). Some others emphasize the role of urbanization and shrinking agriculture with a corresponding restructuration of labor markets nationally and globally (e.g. Kucera and Roncolato 2008). These major trends – globalization and modernization – run in parallel and do not exclude each other.

Economic growth during the past few decades has largely taken place in the informal economy. The outflow of labor force from subsistence farming into industry and services seen in the developing countries does not reduce the importance of informal employment as a global phenomenon. At the turn of the millennium, for instance, informal work in Africa accounted for almost 80 % of non-agricultural employment and over 90 % of new jobs (ILO 2012). Informal employment also compensated for the demise of the formal economy in the countries in transition: When the formal sector partly collapsed in the 1980–1990s, the deterioration was widely made up for by increased informal employment. The opening of labor markets with low productivity to the global economy led to a reduction of formal economic activity. Another reason for the upsurge of informal employment in these countries was the rigidity of formal labor markets due to dysfunctional laws combined with inadequate law enforcement.

Informal employment is a gender issue. According to the ILO (2012) informal employment is more common among women than men, though men work more often in the informal sector. Women work more often as contributing family workers and in paid domestic activities in private households; women work also more often than men in small-scale economic units. In India and Indonesia 90 % of women working outside agriculture worked informally, e.g. food processing, handicrafts and street vending (ILO 2002, 11–12). Informal employment is also related to migration in developing as well as developed countries (for a US perspective, Smith Nightingale and Wandner 2011). Some immigrant groups and ethnic minorities tend to be at higher risk of labor market marginality as compared to native populations and more often end up in informal employment, a result partly caused by discrimination (e.g. Akhlaq 2005). Lacking entrance into formal employment, immigrants must take what is available, and many immigrants come from countries where informal employment is very common.

Informal employment in less developed markets comprises a wide range of vulnerabilities. This is due to its key characteristics: informally employed persons are not recognized or protected under legal or other regulatory frameworks (ILO 2002). Characteristics of informal employment in practice are, for instance, verbal contracts instead of written ones, leading potentially to insecurity and arbitrary rules. Informal employment typically involves irregularity of employment, uncertainty of wage rate and long or uncertain working hours linked with low income and risks to occupational health and safety (Upadhyaya 2003). Informal employment can also be a career trap, and in this way it can have a harmful intergenerational impact on life courses. Informal economy with high mobility barriers separating labor market segments often leads into a poverty culture for some population segments. This is linked with lowered risk-taking ability of the poor keeping them poor. There are also other repercussions that may cause general societal harm and instability that extends also to the well-to-do strata (Wilkinson and Pickett 2010).

2.2 Informal Employment and Types of Vulnerability

2.2.1 *Denied Essential Securities*

The ILO (2012) statistical update finds that informal employment is in general paired with low income per capita and also a high poverty rate. This link may also be based on selection as well as being a result of informal employment. The selection means that people in poverty may have no other options than informal employment, or they may not be aware of their rights or how to access their rights, or those rights may not even exist in their country. In any case, the key vulnerability linked with informal employment is poverty. According to Barrientos (2010), vulnerability can be defined as the probability that individuals, households or communities will be in poverty in the future. Thus, instead of transitory poverty, the focus should be on long-term poverty.

There are seven essential securities that are usually denied to informal workers (ILO 2002, 3–4). They are (1) labor market security i.e. a prospect of an adequate level of employment, (2) employment security e.g. protection against arbitrary dismissal, regulations concerning hiring, (3) job security i.e. a perspective grounded in an occupation or a career, (4) work security e.g. protection against accidents and illness at work, limits of working time etc. (5) skill reproduction security i.e. skill enhancement and improved competence, (6) income security i.e. adequate income and (7) representation security i.e. collective voice and social dialogue. The share of informal employment is indicative of the unavailability of securities and, thus, vulnerability.

2.2.2 *Inadequate Social and Health Protection: What It Means*

One of the key vulnerabilities of informal employment is absent or inadequate social protection, which entails poverty and health risks: poverty and health are not only at risk due to the character of work. According to the ILO (2002, 55–57), only 20 % of the world's workers have adequate social protection. More than 50 % of all workers including their dependents were excluded from any social protection, be it contribution-based social insurance or tax-financed social assistance, targeted or with universal coverage.

Since global growth takes place largely in the informal economy, the current development of labor markets is alarming (Somanathan et al. 2013). Lack of medical care and sickness insurance, deficient occupational health and safety with an elevated risk of work injuries or occupational diseases, and inadequate maternity protection have a direct harmful impact on health, which can be further aggravated by poverty. Informal workers have poverty rate due to low pay and irregularity of

employment, but the risk is higher also, for instance, due to catastrophic costs to be covered in the case of an idiosyncratic risk, such as sudden ill-health in the family, or in the case of a covariate risk, such as a general macroeconomic slowdown with an impact on the demand of work (Holzmann and Jörgensen 2001).

Social protection is often seen as a form of risk management or pooling (e.g. Ewald 1986; Holzmann and Jörgensen 2001). Lack of protection entails higher vulnerability even when informal employment may give adequate income and pose no major risks in terms of occupational health and safety. There is research from developed countries pointing out the negative health impacts caused by job insecurity through stress (Sverke et al. 2006). Informal employment should, thus, be understood also as leading into higher stress levels. However, this link is bound to be culturally conditioned.

2.2.3 Vulnerability: Involuntary or Voluntary Informality

It seems that in general informal employment is involuntary, but there are results showing that this is not always the case: The link between informal employment and vulnerability is more complex. Some informal workers consciously incur the risks of vulnerability (e.g. Lund 2009), and in some cases informal work seems to be a part of a household strategy, where some members of the household work formally, others informally (Maleva 2003). A person may also work both formally and informally, so that informal work is supplementary to the formal employment. In the EU approximately 5 % of all formal employees received also undeclared wages from their employers, which on average amounted to 40 % of their total salaries (Williams 2009). In this case, supplementary income from informal employment is very important to a small fragment of the workforce.

Hazans (2011a, b) demonstrated how there is a marked difference between informal employees and the informal self-employed in Europe. The former group was found to be at risk of poverty, although better off than unemployed persons, while the latter group was income-wise at least as well off as those formally employed. According to Hazans, both labor market exclusion and discrimination push the persons in the former group to informal work, and the composition of those working informally shows that vulnerabilities are accumulated: those persons who were low-educated, elderly and persons with disabilities were more likely to work informally; in Western Europe, immigrants from CEEC or CIS countries also showed a higher rate of informal employment. The informal self-employed group in Hazans' study consisted of risk-taking small-scale entrepreneurs who were discounting their social security either willingly, for financial reasons, or through a lack of faith in the available social protection.

2.3 Case Studies

This chapter illustrates three types of markets and three levels of informality by means of country cases. Firstly, informal work in developing countries undergoing globalization and urbanization is described by the very different cases of Nepal and Vietnam. By the ADB social protection index, both countries are in the middle range of Asian developing countries, Vietnam being somewhat better off than Nepal (Weber 2006).

Secondly, informality during transition and in emerging markets, as a response to shrinking of the formal labor market, market rigidities and globalization is described through the cases of the Russian Federation and Argentina. These are developed countries that have undergone a systemic crisis and transition. Finally, informality in a developed labor market with good law enforcement is described through the case of Finland. In this case, informal employment exists in certain segments of the population only.

The links between market development, levels of vulnerability and country cases to be presented are shown in Table 2.2.

2.3.1 *Nepal*

In Nepal altogether 76 % of the labor force is engaged in agriculture, and the share of the non-agriculture formal sector is only 6 %, meaning the share of the informal non-agricultural sector is 18 %. Some typical groups of informal workers are farmers or farm-related workers, street vendors, hawkers, craft workers, daily wage workers in construction, transport workers, microenterprise workers and small scale industry workers producing a variety of goods and services, as well as traditional

Table 2.2 Development of markets, types of vulnerability due to informal employment and some country cases

Development of markets	Less developed markets	Emerging markets	Developed markets
Types of vulnerability	Inadequate legal protection	(Rather) adequate legal protection	Adequate legal protection
	Inadequate law enforcement		Adequate law enforcement
		Inadequate law enforcement	Some risk groups (e.g. immigrants, ethnic minorities)
		Problems of trust	Low awareness of problems
Country cases	Nepal, Vietnam (moving towards emerging markets?)	Argentina, Russian Federation	Finland

occupational services such as barbers, cobblers, and tailors. Particularly vulnerable groups include those disadvantaged due to caste or discrimination on the basis of religion or ethnicity and some occupational groups, e.g. porters and loaders, street vendors, women in low income groups, disabled persons and children, victims of prostitution and trafficking and people with HIV/AIDS (Upadhyaya 2003; ILO 2004).

Based on the share of informal employment, most of the Nepalese population is highly vulnerable and has very limited access to any type of risk management by means of social protection. The informal sector and agriculture provide only half of the GDP in Nepal, although most citizens work in these parts of the economy: The low productivity is linked to the high poverty rate (Suwal and Pant 2009).

A comprehensive approach to reducing vulnerabilities is recommended for Nepal, and it draws on a rights-based and universalistic social protection regime (Koehler 2011). It would mean an extension of social protection coverage irrespective of the employment status of the household, making access to social protection more equitable. This may, however, be very difficult to implement in a poor developing country due to financial constraints.

2.3.2 *Vietnam*

Labor force surveys carried out in Vietnam in 2007 and 2009 show the predominance of informal work. Most employment (82 %) and nearly half of all non-farm work can be defined as informal. In industry, the main informal employers are in manufacturing and construction, followed by trade. In these branches of industry most workers are informal, and most jobs in household businesses are also informal (Cling et al. 2011).

The main picture is similar to that in Nepal, but there are major differences between these two cases. Firstly, in Vietnam informal employment does not seem to be concentrated among migrants or ethnic minorities as is often postulated. Secondly, the informal sector is also rather separate from the rest of the economy and its main market is households and household business, which runs contrary to the general hypothesis of the situation. Thirdly, the informal sector is widely neglected in public policies, and since they are separated from the rest of the economy, there is a risk of long-term poverty. A key reason for being informal in Vietnam is that household businesses often do not know that they should be registered for their own sake (Cling et al. 2011).

The Government of Vietnam aims to extend social health insurance to cover the whole population in 2014, and major steps have been made in this respect (Somanathan et al. 2013). The enrolment rate is already close to the goal, but this does not mean that the entire enrolled population would be covered as envisaged (Huong et al. 2013). The system is fragmented so that some population segments or family members are left out, due to inadequate access to facilities or problems in

raising awareness, and out-of-pocket payments remain high. These are inevitable difficulties when introducing universal health insurance (Acharya et al. 2012).

2.3.3 Argentina

Argentina went through a period of privatization and deregulation due to its transition into a global economy in the 1990s. This reform included also a major change in the social security system, leading to its deterioration (Cooney 2007). In Greater Buenos Aires, the share of informal work reached 38 % of all employment by 1999, with incomes 45 % lower than those for formal employment, i.e. with a higher risk of poverty (The World Bank 2008).

The increase of informal employment was partly due to an increased tendency of female household members to take up paid – though informal – work; it was also as a result of increasing informality in construction, hotel business and transport, as well as increasing informality in mid-sized firms in general (The World Bank 2008). However, the share of informal employment in the labor force has been decreasing during the past 10 years, which is explained by the economic recovery and the net creation of formal jobs. Informal employment was reduced by one third during 2003–2012 (Bertranou et al. 2013).

According to Esquivel (2010) the informal employees and independent workers in Greater Buenos Aires were more likely to be men, semi-skilled or unskilled and working in construction, trade and transport. The monthly earnings of informal employees were half of the mean earnings of a corresponding formal group, while for independent workers the incomes were better than in the comparison group. Formal enterprises often had informal employees, too, and they were often women: They were better off income-wise than those in the informal economy. The third main group consisted of domestic workers: This group is the most vulnerable due to low education, low pay and discrimination.

Increased informal employment in Argentina was a response to structural adjustment aimed at globalization. It remains to be seen, whether the share of informal employment will remain at today's relatively high level or yet decrease. Life-course effects in Argentina are a more complicated issue, since transitions between formality and informality are not rare and go in both directions, with the exception of domestic workers, who are stuck in their work and who have little chance of career or income development (Esquivel 2010).

2.3.4 Russian Federation

In Russia there was a major increase in informal employment during the transition to a market economy and globalization, similar to the less dramatic development in Argentina. According to Gimpelson and Kapeliushnikov (2006) informal employment

spread largely due to labor market rigidity. It was estimated that 27 % of Russia's GDP was produced in the informal economy in the late 1990s and informal secondary employment amounted to approximately 20 % of the value added produced in the informal economy (Kim 2002).

Research has been done into the importance of barter and the famous “dacha” economy in the 1990s as a household survival strategy, combined with formal work or on its own (e.g. Clarke 1999; Fadeeva et al. 2002). Since then, the mutual exchange of goods and services, barter and undeclared trade have expired as the market economy has developed, though non-market exchange continues in economically stagnant regions. The spread of informal employment buffered the households from the most extreme forms of poverty in the transition years, but it may entail a risk of a poverty trap and exclusion from emerging social protection (Pirainen 1997).

Merkuryeva (2006) divided informal employment into two main components: an inferior, disadvantaged labor market sector for employees, and the entrepreneurial sector, which gives better gains than average employment. According to Kim (2002), those working in the informal sector had lower education as compared to those employed in the formal sector, but they did not have a lower wage level. Lehmann and Zaiceva (2013) saw that informal work is segmented, with a lower open-entry tier with low wages and an upper rationed tier with high wages. The former tier means unskilled work for example in construction and trade, while the latter tier brings additional income for those relatively well-off. The results are rather similar to those found by Hazans (2011a, b).

As in Argentina, it is still unclear to what extent informal employment will be reduced, if economic development remains positive. Legal regulation of labor markets and contracts exists, but it is often complex, not well known and not always observed. Informality is also maintained in Russia by extensive labor immigration, combined with bureaucracy and xenophobia that keeps newcomers out of formal work (Migration Policy Centre 2013).

2.3.5 Finland

The Finnish labor market is well regulated both legislatively and through tripartite solutions. There is a common understanding that informal employment is marginal in Finland. As compared to other OECD countries, the size seems to be at the same level as for example in Czech Republic, Slovak Republic or Denmark, but lower than in Estonia, Poland, Italy, Spain or Belgium. The share of persons in undeclared activities is below 4 %, and only 2 % of employees saw at least a part of their salary or remuneration paid in cash and without a due declaration (Schneider 2010).

It is estimated that the grey economy accounts for 7 % of the GDP in Finland (Hirvonen et al. 2010). This focus on informal aka “grey” economy in Finland is typical of EU countries, with an emphasis on various types of tax evasion and economic crime. Various solutions have been sought by means of a government

programme (2012–2015) to curb these problems for fiscal reasons and in defense of fair competition.

This discourse, however, sheds little light on informal employment as a social phenomenon. The predominantly moral and fiscal tones of the discourse leave out the perspective of those working informally – since this is their only option to work or since they take a conscious risk to seek supplementary income or start a business. In Finland and in other “older” EU countries, more knowledge of informal employment is needed, including its links with vulnerability such as in-work poverty and lack of risk management. Research results indicate, for instance, higher poverty risk among immigrants, partly due to labor market discrimination excluding some of them from the formal labor market (Liebkind et al. 2004; Akhlaq 2005). Unlike in the USA, it is typical that informal employment is not discussed in the context of in-work poverty in the EU (Fraser et al. 2011).

2.4 Ways Forward

Using the framework of Table 2.2, we see that (1) some regulation is needed to reduce vulnerabilities linked with informal employment. Thus, in less developed markets, rather than rigidity due to excessive regulation, the issue is inadequate regulation of work life. With economic growth and stabilization of the society, developing countries and countries in transition aim to reduce informality of work and develop social protection, although there may be a counter-tendency due to global competition. Thus, more regulation is needed but it is not enough; (2) the laws must be technically of the kind that they work towards the goals set, with proper law enforcement and good governance. Emerging markets have faced and still face problems in this respect: old rules of the game must have been replaced by new ones, but they are not valid for everybody.

Recent research highlights the need for more regulation of the economy (Williams 2013), which sheds critical light on the assumption that labor market rigidity is cured through deregulation – most obviously, we should speak about reregulation. Finally, in developed markets, too, there are segments of the population working informally, with subsequent vulnerabilities. In these countries (3) increased awareness of the phenomenon and more focus on marginal groups in the labor market and their life in general are needed.

2.4.1 Policies

The key solution to the problem of informal employment is that informal workers should be registered, recognized and protected: Working towards this means progressing along a continuum with immediate, short-term, medium-term and longer-term goals (ILO 2002, 4–6). A way towards less vulnerability is the Decent

Work Agenda, developed by the ILO (2014b). It has four strategic objectives, with gender equality as a cross-cutting objective. The four objectives are, guaranteeing rights at work, extending social protection and promoting social dialogue.

Successful policy-making here requires that legislative work, law enforcement and awareness raising goes hand in hand, supported by statistics and research. An emphasis on creating jobs is needed, since the first prerequisite of the other three strategic objectives is that there is work available; however, economic growth as such does not seem to promote decent work without conscious policy-making. Policies towards decent work and reducing vulnerabilities should focus on human rights, labor market mechanism and social policy, and they should take into account cultural traditions.

A key element in promoting the decent work would be a matter-of-fact view on informal employment. If informal employment is equated with undeclared work solely, this may lead to “blaming the victims”, i.e. both employees and employers, including the self-employed, for whom the main thing is work, not its formality vs. informality. A more multifarious understanding of informal employment is needed such that the focus would fall on all working conditions. We should also have an adequate time perspective to understand the impact of informality on individual life courses, career perspectives, family and intergenerational mobility (Williams and Round 2008). Policies should also be culturally sensitive to avoid the risk of potential harm for some immigrant and other minority groups.

The reduction of vulnerability should have a twin-track approach: on the one hand, support to the increased formalization of employment relations, on the other hand, support to the development of general social protection schemes (e.g. Smith Nightingale and Wandner 2011). Upadhyaya (2003) drafts four dimensions to reduce vulnerabilities in informal employment. He sees that a mix of occupation-based, caste or ethnicity-based, area-based and gender-based methods should be utilized when designing policies.

2.4.2 Research and Policies

New research inputs into informal employment beyond the present work in mainly labor economics would be welcome. Further country-specific research is needed to look how various vulnerabilities are produced and which groups are most at risk among those in informal work in different countries. The concept of social risk management by Holzmann and Jorgensen (2001) and an understanding of social policy as risk pooling (Ewald 1986; Mannila 2005) could provide ways forward for a comprehensive understanding of vulnerabilities.

There is already more specific interest in the health impact of informality beyond the general hypotheses of vulnerability. Research can give concrete ideas for reform, such as those for redesigning the social health insurance in Vietnam including its funding (Tien et al. 2011). Recent research often recommends universal access to health services (e.g. Cho 2011), but the population needs vary by countries and

regions, and there is no single way ahead. Universal coverage of health insurance may also be also linked with reduced formalization of employment and, thus, have a negative impact on the coverage of other forms of social protection (Wagstaff 2012; Aterido et al. 2013). In some cases it would be useful to develop social insurance only for secondary health care, in some other cases the public interest starts already with primary health care. In both cases, health insurance must be understood as a part of comprehensive health policy (Bennett et al. 1998).

Since both fixed-term contracts and informality seem to be gaining ground globally, it would be productive to study the coping mechanisms used by this labor force, since they may be most relevant for developed markets with increasing job insecurity. Similarly, results from the body of research on job insecurity might also be useful for understanding the impact of informal employment on vulnerability of individuals and families (Sverke et al. 2006).

Finally, the potential causes of the links between migration and informal employment – for instance, work-related or family traditions of some immigrant groups, barriers to formal employment due to discrimination or problems of qualification, operating mechanisms of the ethnic niches of various labour markets – would deserve more detailed research focus.

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