



**Dealing With the Informal Economy
A Challenge for Trade Unions in Southern Africa**

Trade Union Involvement In the Informal Economy in Zambia

(Draft Copy for Comments)

By

Grayson Koyi

Civil Servants and Allied Workers Union of Zambia

P.O. Box 50160, Lusaka 10101 Zambia

Email: gkoyi@yahoo.com

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1.0 Introduction

There is little doubt any more that the informal economy has come to stay. Rather than contracting, the informal economy is growing everywhere. The reasons for this are manifold. Globalisation has increased international competition. Enterprises faced with intensified pressure of market forces have adopted new manufacturing strategies supported by the introduction of new technologies. Sometimes these new strategies have entailed a search for lower labour cost elsewhere. Sometimes new forms of work organisation were introduced that centred on increasing flexibility of labour, as well as outsourcing of many activities and services. Sometimes, too, companies could simply not face the pressures and collapsed. De-regulation and privatisation demanded their toll. On the African continent, waves of economic adjustment programmes have slashed public sector and public service employment, [leaving the informal economy as the only refuge for retrenched workers] (Schiphorst, 2004:2).

The result of these combined processes has been that formal employment in the primary labour market has lost its importance. In Zambia for example, as the formal sector contracted and turned to be unable (or unwilling?) to create new jobs, the informal economy¹ grew in size. Indeed, given the contraction of the formal sector, many retrenched workers sought refuge in the informal economy (Muneku, 2001: 84.). In addition, many workers have had to supplement diminishing income from wage employment in the formal sector with earnings from activities in the informal economy, often doubling or tripling the number of jobs one person holds (Schiphorst, 2004:3). At the same time, there has also been observed the ‘informalisation’ of the workforce in a number of industries that are taking advantage of the de-regulated labour market to exploit unlimited supplies of domestic labour.

Undoubtedly, therefore, declining formal sector employment in Zambia has been associated with an expansion in informal employment. In other words, informal employment in

¹ While the phenomenon of the informal economy is not new in Zambia, evidence suggests the informal economy rapidly expanded during the structural adjustment episodes of the 1990s. See, for instance Muneku (2001).

Zambia has responded, desired or otherwise, to the effects of economic adjustment. Overall, then, with the contraction of the formal sector in Zambia, there has been noticed a rise in informal jobs, a growth in a wide range of informal economic enterprises and the ‘informalisation’ of the workforce in many industries.

A Central Statistics Office (CSO) survey on living conditions in Zambia that was carried out in 2004 found that 81 percent of all employed persons in Zambia were engaged in the informal economy (see table 1). The survey defined informal employment as “ employment where the employed persons were not entitled to paid leave, pensions, gratuity and social security and worked in an establishment employing five (5) persons or less”(LCMS 2004:64). Table 1 also shows that informal economy employment was more common among females (89 percent) than males (74 percent). Table 1 further demonstrate that only 11 percent of women in Zambia have jobs in the formal sector².

Table 1: Proportion of Labour force in Zambia aged 12 years and above employed in the informal economy and formal economy, by sex and location, 2004

Sex/ Residence	NO. of people employed in formal sector	Percent share of formal sector	No. of people employed in informal economy	Percent share of informal economy	Total number of employed
All Zambia	751,376	19	3,203,236	81	3,954,612
Males	543,509	26	1,546,910	74	2,090,419
Females	205,061	11	1,659,132	89	1,864,193
Rural	221,238	8	2,516,584	91	2,765,477
Urban	511,328	43	677,807	57	1,189,136

Source: Government of the Republic Zambia (2005:65) Living Conditions Monitoring Survey 2004. CSO: Lusaka

Several attempts have been made to group informal economy workers in segments or categories. Among the first to differentiate between the activities have been Farbman and Lessik (1989). They distinguish three categories: survival activities of the poorest, micro

² An earlier survey (LCMS 2003) had further reported that almost 54 percent of those households that reported to operate non-farm enterprise were involved in trading (see also a report by War on Want entitled Informal economy organisations in Africa (2006:25).

enterprises and small-scale enterprises. Yet another categorisation (see for instance Haan 1989 and McPherson (1991) looks at the income pyramid and places at the top micro-entrepreneurs, followed by the self-employed, traders, service workers, domestic workers and at the very bottom informal apprentices. A more recent grouping combines these two approaches by differentiating between owners or employers of micro-enterprises, own-account workers, and finally dependent workers. Such categorisation is beyond the scope of the current paper. Readers interested in a more detailed typology are referred to ILO (1999).

Characterisation of the informal economic activities in Zambia is therefore conceived in very broad terms to only give a sense of diversity in terms of such activities³. As such, informal economic activities in Zambia can be seen ranging from fishing to mining; small scale manufacturing to construction; from service delivery mainly in taxis and commuter bus transportation to small shops, barbershops, hair saloons, retail outlets and car repairs; from subsistence farming to vending and hawking; from ‘*marketeers*’ selling perishable goods, new and second hand clothes to money exchangers; from those with some crafts or skills like mechanics, plumbers, bricklayers, electricians, painters, artists, watch repairers, musicians, and photographers to shoe makers, tailors and carpenters. In short, heterogeneity is the word that best describe almost all aspects of the informal economy in Zambia - as almost every sector of the Zambian economy has an informal component.

Table 2 below shows the distribution of informal economy employment by whether they are informal agricultural or non- agricultural by sex and location. From table 2, it is apparent that among those employed in the informal economy, 82 percent were in the informal agricultural sector, while 18 percent were in informal non-agricultural sector. The table further show that there were more females (83 percent) in the informal agricultural sector than males (80 percent). Generally, persons living in the rural areas were more often in informal agricultural employment than those residing in urban areas, 95 percent compared to 31 percent

³ For a more detailed typology of the recent categorisation, see ILO (1999:5-8).

Table 2: Distribution of informal economy employment by whether they are in Agricultural or non-agricultural sector by sex and location, 2004.

Sex/ Residence	No. of people employed in informal Agric. sector	Percent share of informal agric. employmts ector	No. of people employed in informal non- agric. sector	Percent share of informal non- agric. sector	Total no. Of informal employmt
All Zambia	2,626,654	82	576,582	18	3,203,236
Males	1,232,441	80	308,110	20	1,540,551
Females	1,380,028	83	282,656	17	1,662,685
Rural	2,406,240	95	126,644	5	2,532,885
Urban	207,809	31	462,543	69	670,351

Source: Government of the Republic Zambia (2005:66) Living Conditions Monitoring Survey 2004. CSO: Lusaka

Against this background, it can safely be asserted that the informal economy has assumed greater significance in the Zambian national economy. In 2000, the World Bank estimated that the contribution towards Gross National Product (GNP) of the informal economy in total was at 48.9 percent in Zambia (Schneider (2002)⁴. As a percentage of non-agriculture GDP, the estimated contribution of the informal economy to GDP was estimated at 24 percent in 1998(Xaba, Horn and Motala, 2002). How much the informal economy actually contributes to the national economy, however, remains a subject of great debate in Zambia. The output of the informal economy is always missing in the national accounts, including Gross Domestic Product (GDP). The attributed importance of the informal economy is deduced mainly from estimates based on observations of its tangible business and economic activities and, on contribution to employment creation.

Admittedly, the subject of the workers in the informal economy is huge and beyond the time and resources available for the current paper. The approach in this paper will be restricted to exploring the question of trade union involvement in the Zambian informal economy in order to understand how best this could be enhanced, both quantitatively and qualitatively.

⁴ Document available form website rapid response unit (RRA), World Bank: <http://rru.worldbank.org/documents> [last accessed 13 September 2006]

The paper is organised as follows: the next section looks at self-organisation in the Zambian informal economy; the third section looks at trade union involvement in the Zambian informal economy while the fourth section teases out lessons learned from trade union involvement in the Zambian informal economy. The last section briefly addresses the way forward for trade unions in the informal economy.

2.0 Self Organisation in the Zambian Informal Economy

The diverse nature and growing significance of the informal economy has attracted a number of interventions from various organisations. These organisations include those formed by informal economy workers/employers, non-governmental organisations, employers and government. For illustration purposes, four of such main organisations are highlighted below.

2.1 Zambia Chamber of Small and Medium Business Association (ZCSMBA)

The Zambia Chamber of Small and Medium Business Associations (ZCSMBA) was formed in 2000, following a project on human resource development funded by the United States Agency for International Development (USAID). ZCSMBA focuses on the promotion of diverse small businesses and facilitates their entry into the formal economy.

The stated objective of the USAID-funded ZCSMBA is to advance human progress through economic empowerment of individual members, quality of life, and a firm national economic base. It provides support to affiliate Small and Medium Enterprises (SMEs), which includes provision of financial resources and training in business management.

Initially it had thirty-four (34) District Business Associations (DBAs) and an estimated SME membership of three thousand (3,000). By the end of 2005, the number of DBAs had doubled, to sixty-eight (68), while individual enterprises stood at over 8,000. About 40 percent of these are women. The over 8,000 individual enterprises are involved in farming, small scale mining, manufacturing, running of guest houses, supplying of various goods and trading (Shikwe, 2004:21).

In terms of relationship between ZCSMBA and the trade union movement, available information suggests there is hardly any.

2.2 *Workers Education Association of Zambia (WEAZ)*

Another organisation dealing with informal economy workers in Zambia is the Workers Education Association of Zambia (WEAZ) which was formed in 1997 in a collaborative effort between the Zambia Congress of Trade Unions (ZaCTU) and the Workers Education Association (WEA) of the United Kingdom (UK) in order to provide education not only to formal sector workers but also to the educationally, economically and socially disadvantaged - the bulk of who are in the informal economy. At an initial stage, WEAZ undertook grassroots surveys to establish workers' educational needs, and found that most needs expressed related to workers in the informal economy⁵. As a result, WEAZ has been focusing mainly on informal economy employees (Xaba, Horn and Motala, 2002:40). WEAZ's programme focuses on transforming, building and strengthening alliances in the informal economy. External collaborators under different projects mainly fund WEAZ's activities.

A number of projects have so far been undertaken. One notable project is the one funded by War on Want (UK) focusing on capacity building of informal economy associations. The overall aim of this project was to provide education to informal economy associations to build their confidence and competence in leadership, negotiations, advocacy, and lobbying and organisation management (Shikwe, 2004:19)]. Another project was funded by The British Community Fund, which started in 2000 and had two phases. The first phase focussed on identifying educational needs of informal economy workers and individual and associations while the second phase involved exchange visits of delegations comprising informal economy association and WEAZ visiting South Africa and India, and received similar delegations from South Africa and India. The other project was funded by The Bureau for Workers' Activities (ACTRAV) of the International Labour Organisation (ILO) which was run between July and December 2003 and aimed at improving negotiation skills of informal economy workers and surveying the factors behind informal economy women workers' lack of confidence. The project also aimed at finding probable ways of enhancing women participation in representation organisations.

WEAZ's has a cooperative relationship with the Zambia Congress of Trade Unions (ZaCTU). As such, its education activities are intended at complimenting and not rivalling those of the ZaCTU. One significant contribution of WEAZ has been in the establishment of the Alliance for Zambia Informal Economy Associations (AZIA).

2.3 *Alliance for Zambia Informal Economy Associations (AZIA)*

Fully supported by StreetNet International, the Alliance for Zambia Informal Economy Associations, AZIA, was formally launched in October 2002 with the assistance of WEAZ and in partnership with the Zambia Congress of Trade Unions (ZaCTU). Its main activities are: (i) organising informal economy workers, (ii) representing and protecting informal economy workers in their interface with local and national government, (iii) provision of capacity building training to members, and; (iv) provision of a platform for solidarity among different informal economy organisations in Zambia.

Since its formation AZIA has asserted itself as an umbrella body that links up a cross section of informal economy association in Zambia e.g. Zambia national marketers association, tuntemba association; Ndola street vendors association; national visual arts association, cross border trades association and carpenters association. So far, the alliance reports an active membership of about 50,000, drawn from about 12 paid-up affiliate organisations in the informal economy. The alliance is an associate member of the Zambia Congress of trade Union (ZaCTU), which means that it has no voting rights as compared to full members. The relationship with ZaCTU, however, is generally cooperative with a potential to grow stronger.

2.4 *Cross-Border Trader Association*

The Cross-Border Trader Association was established in 1995 in Lusaka in order to organise, represent and assist informal economy workers involved in cross-border trade in the eastern and southern African region. It currently reports a membership of about 35,000. It has 40 branches and a presence in 15 markets in the Common Market for Eastern and Southern Africa (COMESA).

⁵ Background Information on WEAZ based on discussions held between the ILO Research Team (investigating the informal sector in Sub-Saharan Africa) and Mr Mike Chungu, National Co-coordinator of WEAZ, January/February 2001 in Kitwe.

Apart from representing cross-border traders in negotiations with government, the association also provides training on HIV/AIDS issues, disseminates information on the legislation that guides cross border trade, runs training programmes in business language skills, lobbies governments on immigration and customs issues and provides funeral assistance to deceased members needing to be repatriated.

Available information suggests that the association is self-financed through membership fees. One of the first successes of the association was the establishment of a market in Lusaka in 1999 exclusively for cross-border traders coming from Zambia and surrounding countries. The association has an indirect relationship with the trade union movement through its membership to AZIA, which is affiliated to ZaCTU.

3.0 Trade Union Involvement in the Informal Economy⁶

3.1 History of trade union involvement and services offered

With the adverse effects of the decline in membership levels and cognisant of the fact that most retrenched and retired workers ventured into the informal economy, the ZaCTU decided to explore ways or means of extending their services beyond the traditional focus on those in formal employment. This culminated in the amendment of the ZaCTU constitution in 1995 to allow for the affiliation of informal economy associations. The new constitution particularly Article 3 (b) and Article 6 outlines how an informal economy organisation can affiliate and the type of services that ZaCTU can offer. These cover; assisting informal economy employees securing representation in national forums, training, advisory services, sourcing resources for functioning and facilitation of development of networks (Shikwe, 2004:15).

Furthermore, several discussions were held between Zambia Congress of Trade Unions and its *Cooperating Partners* (Friedrich Ebert Stiftung and German Technical Co-operation, GTZ / STEP-IN) to find ways of addressing the plight of retrenched workers and informal economy operators. The result of the discussions saw the birth of the *Centre for Informal Sector*

⁶ This section borrows substantially from an ILO Case Study on *The State of Informal economy workers in Zambia* compiled by Adrian Shikwe, (2004:15-17)

Employment Promotion (CISEP), which was officially launched on 26th June 1998. The CISEP office at the ZaCTU head office in Kitwe became operational on 27th July 1998.

CISEP has been providing various kinds of services to retrenched workers and informal economy operators at large. Among the major activities carried out from the time of its inception include the following: - mobilizing retrenched workers for employment promotion; facilitating the organisation of informal economy operators; providing business information to informal economy operators; organizing and conducting seminars/workshops for informal economy operators and informal economy associations; facilitating the formation of trade associations; providing linkages to other service providers such as financial institutions; providing business counselling and; facilitating networking among informal economy associations.

CISEP uses certified International Labour Organization (ILO) trainers to train potential entrepreneurs in the following courses: - business awareness; basic business management courses (Start Your Business - SYB); basic business management courses (Improve Your Business - IYB) and; One-up business management courses.

In addition, CISEP provides technical skills training in the following courses: tie dye and batik; flower arrangements (decorating); mushroom growing; land scaping and gardening; professional baking; weaving; short courses in tailoring and designing; carpentry; juice making and, meat processing.

The courses that CISEP conducts usually run for short durations of 1 to 3 days depending on the course content, therefore allowing the informal economy workers to get qualifications without leaving their businesses for too long.

3.2 Role of donors and working towards CISEP sustainability

In an attempt to work towards sustainability, the programme encourages seminar participants to make a contribution by paying a small fee ranging from K35, 000(US\$ 9) to K50, 000(US\$12)⁷ per persons per course.

⁷ Converted as at the September 13, 2006 Bank of Zambia prevailing exchange rate, i.e. 1 United States Dollar =4,000 Zambian Kwacha.

Currently CISEP on the Copper belt has three offices: two in Kitwe, and one in Chingola. The Kitwe office, which is housed at ZaCTU head office, received further support from DED (German Development Service), which seconded one of its experts to serve as Retrenchee Advisor. However, the other CISEP offices, Wusakile (Kitwe) and Chingola are not under ZaCTU, but the United Church of Zambia (UCZ) and Mineworkers Unions of Zambia, respectively. Funding for CISEP activities has mainly come from Germany through FES and GTZ/STEP-IN. Nonetheless, beneficiaries and associate organisations have come up with an alliance called Association of CISEP Users (ACU), which is exploring possible ways of self-sustainability, after the departure of donors. The Association is registered with the Registrar of Societies and works in conjunction with the Zambian vocational training authority– TEVETA, which is under the Ministry of Science and Vocational Training.

3.3 Organising strategies adopted by Trade Unions

The trade union movement in Zambia has used two main strategies in reaching out, recruiting and organising informal economy workers (Shikwe, 2004:23). The first and most practical was the amendment of the ZaCTU constitution to allow for affiliation of already existing informal economy workers' associations. According to Shikwe, “through these associations, trade unions are able to provide services like technical advice and training”(2004:24). It is hoped that once these alliances have been concretised, trade unions would be able to bargain for decent working conditions for informal economy workers.

The second approach was the direct recruitment of semi-organised informal economy workers' groups into mainstream trade unions. For example, ZaCTU recruited the Bus Drivers and Motorists Association and facilitated its transformation into a trade union. However, trade unions in Zambia have not had a lucky hand in direct recruitment at the micro level informal work units. Strategies that have exclusively aimed at boosting union's membership figures have met with suspicion on the part of informal economy workers. Sometimes this suspicion was the result of the perceived association of the trade union movement with the Chiluba administration (1991-2001) and its retrenchment policies. Sometimes, however, the gap remained because of the over-bureaucratised nature of trade union operations.

4.0 Lessons From Trade Union Involvement in Informal Economy

4.1 Major successes so far

Generally, therefore, one key lesson that can be drawn from trade union involvement in the Zambian informal economy is that organising informal economy workers is not an easy undertaking. While some successes have been recorded in Zambia, some challenges still remain. The major successes so far have been seen in the establishment of the Centre for Informal Sector Employment Promotion (CISEP), which continue to promote self-employment for retrenched union members. ZaCTU and the Mine Workers Union of Zambia actively participate in the CISEP. The table below indicates records of clients trained and visiting the centre for information and training between 1998 and 2003.

Table 4: Number of Clients Visiting and Trained by CISEP 1998 – 2003

Year	No. of Clients visiting the Centre	No. of Course Participants
1998	300	-
1999	350	305
2000	1108	153
2001	1019	177
2002	1124	540
2003	1440	827

Source: CISEP Records

Another success story for ZaCTU's involvement with the informal economy is the establishment of the Alliance for Informal Economy Associations (AZIA) established in 2002 and affiliated to ZaCTU as an associate member. As indicated earlier, AZIA consists of about 12 paid up affiliate organisations and reports a membership of about 50,000.

4.2 Main problems experienced in organising the informal economy

But, trade union involvement in the informal economy has not been without problems. When it comes to organising and recruiting obstacles are manifold. In general, it has been

noted that one obstacle preventing informal economy workers from taking action to improve their conditions is the fact that many work as family labour, and ‘family’ loyalties count more than working class solidarity’ (ILO 1997:181). Another aspect true for Zambia is that class solidarity is difficult to express through paid-membership when workers who have to make ends meet on a bare minimum are required to pay union dues.

In addition, efforts to recruit and organise in the informal economy have been weighed down by insufficient resources and political interest emanating from political parties that use informal economy organisations for support. The Chiluba Administration (1991-2001) for instance, used street vendors, marketers and bus drivers in their campaigns and thus created a vendors desk at state house, which was manned by a deputy minister to coordinate the link between the ruling party and the informal economy workers.

Trade union organisers and recruiters for their part have expressed problems as well. To start with, the existing legal framework and infrastructure makes it impossible for many unions to organise informal economy workers, or for informal economy workers to join unions. The restriction in the industrial and labour relations act on the minimum number of workers required at a given workplace to form a union is still restrictive and still mirror formal sector employment relations. In the same vein, some weaknesses in labour laws have worked to the advantage of anti-union employers who are ‘informalising’ the workforce through casual labour.

4.3 Experiences and lessons with regard to organising strategies and structures

The other drawbacks to recruitment and organising of informal economy workers as pointed out by some trade unionists are:

- Too many actors in the promotion of the informal economy activities, e. g. politicians and NGOs with different approaches, leading to conflict and duplication of programmes,
- Existence of a wide variety of workers with diverse needs who in certain cases are reluctant to be trained

- Limited financing projects, not many cooperating partners are willing and able to start-up projects aimed at addressing informal economy workers' plight through trade unions,
- Limited mandate of most unions hinder their capacity to provide a broad range of services to informal economy workers,
- Fear of resistance from informal economy workers who are ex- members who are reluctant to join unions who accuse unions of failing to protect their jobs when they were still in the formal sector.

Notwithstanding, within the larger trade union movement, it seems that there is some sort of understanding that the first step would be to render skills training for self-employment and possibly organisational technical and strategic assistance to informal economy workers to organise themselves. Subsequently, existing trade unions could form alliances with these organisations. This is what seems to be working in Zambia as seen in both the approaches of WEAZ, CISEP and the establishment and subsequent partnership with AZIA. In the words of Schiphorst (2004:14), this double-barrelled tactic is referred to as the 'organising model' that is based on the idea that the empowerment of workers will enable them to find solutions to their problems⁸.

5.0 Way Forward for Trade Unions in the Informal Economy⁹

Existing efforts for trade Unions to broaden their scope to informal economy workers in Zambia have been to maintain links with members who have become unemployed, exploring means to help them set up other gainful activities and providing specialised training and assisting informal economy workers set up their own associations. This can be seen in the ZaCTU inspired formation of CISEP, WEAZ and AZIA. So far, trade union efforts to create employment and to recruit informal economy workers at the micro level have met with little achievement in Zambia. However, a window of opportunity still remains in this regard. Trade union strategies that have aimed at lending organisational support and

⁸ See also ILO (1999) and ILO (2001).

⁹ The way forward provided here is the author's point of view and may not resonate with existing trade union plans in Zambia.

capacity building seem to be more successful – as seen in the strides made by WEAZ and the set up and continued existence of AZIA.

A short-to-medium term approach that seems potentially promising, therefore, is one that takes as its prerequisite that informal economy workers themselves have to see the benefit of organising first. What the unions must therefore do as a useful starting point is to provide access to their organisational experience, on the one hand, and to create awareness for collective action. Union support at this level could also ensure that once incipient groupings have started, these do not die an early death because of organisational weakness. Also in view of the fragility and volatile nature of informal economy organisations, and in view of the fact that they are often single issue driven and disappear once the issue is handled, unions might want to be able to bring stability and sustainability of the set up organisations.

Another short-to-medium approach would be for the unions to act to bring about an enabling environment at the meso level. Here union have more often than not already access to policy making: municipal authorities and local government. At the meso level too, unions can play an advocacy role: pressurise for legislation that does not harm or obstruct the informal economy. An entry point for legislative review in this regard would be on the basis of the decent work agenda advocated by the ILO.

Hurdles are still to be overcome but trade union support at these stages seems to be helpful to facilitate the empowering process of informal economy workers. What trade unions can offer is access to consultative platforms and advocacy work at the meso and macro levels on behalf of the working poor- in short redress the representational deficit, the voice deficit-at levels which are unreachable for those working poor-not at the micro levels where they can express their own voice themselves. Interventions at the micro level must aim at skills training for employment promotion and the benefits from such efforts must be seen in a long-term perspective.

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