

AIDS Brief

for sectoral planners
and managers

Informal Sector



The HIV/AIDS epidemic is a global crisis which demands urgent attention and committed, sustained action by alliances of individuals, organisations and sectors. The AIDS Brief series has been developed to support the conceptualisation and implementation of key sectoral responses. The informal sector, particularly in developing countries, is a critical yet neglected sector requiring responses from entrepreneurs, enterprise associations, government officials, small enterprise support agencies, and NGOs.

BACKGROUND

Definition of the informal sector

The informal sector consists of small-scale enterprises engaged in a wide range of economic activities on the margins of the 'formal' or mainstream economy and usually outside the conventional orbit of government regulation and assistance.

Facts about the informal sector

Operations in the informal sector are usually unlicensed and unregulated by commercial authorities (hence the term 'informal'). Such enterprises have often been harassed and prosecuted by local and other authorities, who historically have tended to see them as a nuisance rather than as a legitimate means of livelihood.

Informal enterprises typically use simple forms of technical knowledge in labour intensive production and management processes, and generally supply unsophisticated products and services through simple marketing channels to localised niche markets principally oriented towards low-income groups. Such enterprises often provide goods and services either not produced by formal businesses, or supplied by the latter in forms or quantities unsuitable for or unaffordable by local consumers.

Informal enterprises rely mostly on cash transactions, informal credit markets and/or supplier credit, and



operate within an intensely competitive environment due to ease of entry and localised market area. Enterprises may operate singly, or organised in groups as co-operatives or associations. They face uncertainty and instability in their supplier, labour and product markets due to the low and variable consumer spending, less developed infrastructure and limited institutional capacity of most developing economies. Market opportunities shift rapidly, and

competition for raw materials, skilled labour and customers can be intense. Informal enterprises commonly deal with these challenges by forming organisational networks (in which firms relate to each other as organisations) and entrepreneurial networks (linking enterprise operators with other individuals and organisations) to secure physical and financial resources and markets.

Informal enterprises are often operated by one individual alone, or together with a few paid or unpaid members of the operator's family. A majority of the informal enterprises in developing economies are micro-enterprises (i.e. employing five or less people including the operator), although the size breakdown of enterprises varies between countries and regions. Such firms are typically launched on the savings of the operator and/or his or her family, often supplemented with loans from rotating credit and savings associations within their community.

Limited capital bases, low productivity and output, low and irregular income and low levels of social service from local and other authorities depress the quality of the working environments of most informal enterprises. As a result, people working in such firms suffer comparatively high exposure to occupational health hazards and diseases. Very few operators and workers are reached by formal private sector or government social insurance schemes. Furthermore, given the historical tendency of authorities to view the informal sector as a transitory nuisance, it is rarely factored into national socio-economic strategies or development programmes other than as the recipient of specific micro-enterprise business or credit support projects.

Further than the above basic common characteristics, however, the informal sector encompasses very diverse and dissimilar activities, organisational forms, and institutional environments, and cannot usefully be treated as a homogeneous sector. Informal enterprises are operated by people of widely differing ages, social backgrounds, genders, education levels, vocational training, and work experience. Such enterprises engage in a very diverse range of activities, use different production strategies, sell to different markets, and operate in different physical, social and political environments.

Broad categories of enterprise activity within the informal sector include the following:

- Retail enterprises (food): including street hawkers and "tuck shops" retailing a wide range of foodstuffs, and people selling fruit and vegetables, cold drinks and prepared snacks.
- Retail enterprises (non-food): including street hawkers, informal shops, and mobile vendors operating from vehicles, who retail a variety of non-food items such as cigarettes, cosmetics, electrical goods, and cleaning products.
- Service activities: including hair-dressing, shoe repair and alterations to garments.
- Intermediary and wholesale trade: long-distance and cross-border trade in handicrafts, clothing, etc.
- Manufacturing (engineering production): including welding, the

making of metal products, motor vehicle repair, production of wooden and clay handicrafts, and construction.

- Manufacturing (soft goods production): including knitting, the sewing of garments, embroidery, making of toys, and the preparation and sale of food.
- Illegal or underground activities such as commercial sex work, production and distribution of narcotics, smuggling, theft and extortion.

The socially stigmatised, illegal and clandestine nature of underground activities such as commercial sex work presents a very different set of social and political challenges with regard to HIV/AIDS intervention measures compared with other informal sector activities. In addition, entrenched gender discrimination and high-risk survival strategies (such as exchange of sex for cash) resorted to by women in poor communities demand gender-specific rather than sector-specific interventions. Underground activities will accordingly not be discussed in detail in this Brief. Also excluded are people employed in private households as domestic servants, and households engaged in subsistence agriculture.

Typically, most retail enterprises within a given community are run by single owner-operators, particularly women with comparatively low levels of education, skills training and formal sector employment experience. The operators of engineering production-type manufacturing enterprises are mostly men, generally with comparatively high levels of education and skills training, often employing one or more paid or unpaid assistants or informal apprentices who themselves gain comparatively high levels of vocational skill. Operators of soft-goods production enterprises are mostly women.

Characteristics of informal sector enterprises that tend to vary strongly by the sub-sectors listed above include the following:

- Workforce size and potential for expansion: the majority of informal enterprises are micro-enterprises, often consisting only of the operator, or the operator plus one or two workers who may be members of the same family. The retail, services and intermediary/wholesale sub-

sectors tend to be dominated by micro-enterprises with little potential for expansion, while manufacturing includes small enterprises as well, typically with greater growth potential.

- Gender of operator: women predominate in the retail food and soft goods manufacturing sub-sectors, while male operators are predominant in engineering production.

- Skill level of operator: the level of relevant technical and business skill of operators tends to be lowest in the retail, services and intermediary sectors where financial and technological barriers to entry are relatively low. Operators in manufacturing face higher technological barriers to entry, and will thus tend to enjoy higher skill levels.

- Extent of appropriate vocational training received by operator and workers: this will tend to be lowest in the retail sectors, services and intermediary trade. Operators in manufacturing will typically have received at least some vocational training, which to a large extent will determine their willingness and ability to participate in this sub-sector.

- Propensity to network or form linkages horizontally: in order to overcome their weaknesses as individual firms, enterprises may form linkages or networks with each other in order jointly to manufacture products and market products or services. Horizontal networking for production purposes and marketing tends to be more important in manufacturing, intermediary trade and certain underground activities. Family networks and rotating savings and credit associations are important sources of capital in all informal sub-sectors.

- Propensity to network or form linkages vertically: enterprises may form linkages or networks with other firms or individuals at different stages of the production process, in order to access capital, jointly manufacture products and jointly market products or services, particularly in manufacturing and intermediary trade. Often these functions will all be involved within the same contract or transaction with a particular supplier or customer.

Characteristics of the informal sector that tend to vary strongly by country or region include: the relative dominance of urban and rural location within the sector;

Table 1 provides an indicative summary of the typical sub-sectoral variation in the characteristics of informal sector enterprises listed above.

Table 1: Typical characteristics of informal sector enterprises by sub-sector

Characteristic	Retail		Services	Intermediary & Wholesale Trade	Manufacturing	
	Food	Non-food			Engineering	Soft goods
Size	Micro	Micro/small	Micro	Micro	Micro/small	Micro/small
Predominant gender of operators	Women	Men & Women	Men & Women	Men & Women	Men	Women
Skill level of operators	Low	Low	Low-medium	Low-medium	Medium-high	Medium-high
Experience of appropriate vocational training	Low	Low	Low-medium	Low	Medium-high	Medium-high
Propensity to network/form linkages horizontally for:						
■ capital	Medium-high	Medium-high	Medium-high	Medium-high	Medium-high	Medium-high
■ production	Low-medium	Low-medium	Low	Low-medium	Medium	Medium
■ marketing	Low	Low	Low	Low-medium	Low-medium	Low-medium
Propensity to network/form linkages vertically for:						
■ capital	Low	Low	Low	Medium	Medium	Medium
■ production	Low	Low	Low	High	Medium-high	Medium-high
■ marketing	Medium	Medium	Medium	High	Medium-high	Medium-high

the level and type of education received by operators and workers; the extent of support for (and the effectiveness of) small business associations; official policy and attitudes towards the sector; the level and type of support available to informal enterprises; and the effects of the macro-economic environment on supply, labour and product markets.

People are motivated to start up and maintain informal enterprises for a variety of reasons. Developing countries are prone to high levels of unemployment, which in the absence of adequate formal social protection schemes forces many people, particularly those with minimal education and skills training, to engage in those types of informal sector enterprise that are accessible to them. Women typically have less access to education and training than men, and are less able to compete in the formal labour market or to establish informal enterprises requiring

higher skill levels. In addition, low household income, perhaps exacerbated by long separations from husbands engaged in migrant labour, prompts women to engage in family-livelihood or "survivalist" activity in informal sub-sectors with the lowest technological and financial barriers to entry, in order to support themselves and their dependants.

Other people, especially those with a more advanced level of education, formal sector work experience and/or some vocational training, have the skills necessary to compete in less accessible informal sub-sectors such as manufacturing. They establish their own enterprises not only because of difficulty in finding or keeping formal sector employment, but because they prefer the independence and growth potential offered by self-employment.

In many developing countries, structural adjustment programmes and

economic crises have in recent years caused significant socio-economic dislocation, which has prompted an expansion of the informal sector. Trends towards the "casualisation" of employment in the formal sector, or the "informalisation" of production by sub-contracting work to lower-cost informal enterprises, have helped increase the prevalence of informal sector activity. In addition, in pursuing socio-economic development, authorities may encourage formal sector outsourcing to or distribution via informal enterprises.

Further, economies devastated by war or political upheaval are usually unable to maintain formal sector employment levels, leading to greater dependence on informal sector enterprise. It is naturally difficult to measure the contribution of the informal sector to output and employment in developing economies, and this will vary widely between countries and regions.

Informal enterprise operators and workers tend to be relatively youthful and therefore sexually active. The poverty associated with many operators, their families and their employees is, for well-documented reasons, a major factor in the spread of HIV and means that the sector would in any case face a significant threat from the epidemic. The lack of access to education and skills training associated with the poverty of the families of operators and workers means that informal sector workers are more likely to engage in risky sexual behaviour. Female members of such families, physiologically more vulnerable to HIV infection than men, are of course more likely than women in more affluent households to have to resort to risky survival strategies such as commercial sex work in order to supplement household income. Apart from these factors, however, HIV/AIDS poses a particularly serious threat to informal enterprises because of their inherent dependence on a small labour base.

Labour

The informal sector is characterised by labour intensive production: many informal enterprises consist of the operator plus one or two other workers, often paid or unpaid members of the operator's family. The skills used by an operator and workers in an enterprise may be based on vocational training or previous formal sector job training, especially in the manufacturing sub-sectors. Generally, however, such skills are learned through on-the-job experience, and typically involve the operator passing on skills to informal "apprentices". Furthermore, the low productivity and profitability of most informal enterprises depresses the wages of paid employees. It is therefore very difficult for informal enterprises to attract more highly skilled workers and it is time-consuming to train new employees.

Consequently, when the operator of an informal enterprise develops an AIDS-

related illness and can no longer work, the firm's activities very often cannot continue. The operator's spouse, who may also work in the enterprise, will probably also be infected with HIV. Even if the spouse and other relatives are not infected, caring for the sick individual will divert their time and effort from production and they will often be left with orphaned children to support. Hence, when the operator (and probably one or two other family members) falls ill and dies, the enterprise will die with them.

Operations and services

The loss of non-family workers to AIDS-related illness and death will clearly also be a serious threat to enterprise operations, and the youth and high sexual activity of "apprentices" naturally increase their exposure to HIV infection. Moreover, since the majority of workers (as distinct from enterprise operators) in the informal sector as a whole are women, the vulnerability of women to HIV infection will exacerbate the sector's vulnerability to the pandemic.

Few operators (and even fewer workers) enjoy occupational benefits and membership of formal social protection schemes. While informal sector social protection schemes have been organised by NGOs, operators and workers in a few localities, benefits tend to be limited to hospital and funeral costs and seldom include ongoing support of surviving relatives. Consequently, disruption of enterprise operations is bound further to impoverish the families of enterprise operators and workers, locking them into a downward spiral of poverty. Even if operators and workers are not infected with HIV, attending the AIDS-related funerals of other family members and friends will impose a burden on operations.

Informal enterprises generally do not have access to occupational health services or adequate communication channels with the authorities through which to advocate improvement of their working environment. In addition to

"normal" diseases, operators and workers suffer from work-related diseases and health problems which are rarely recognised by policy-makers and planners. The most prevalent occupational health hazards are inadequate workspaces, poor design of tools and workplaces, lack of protective equipment and clothing, awkward postures, long working hours, poor lighting and ventilation, excessive heat and noise, exposure to dangerous chemicals, poor housekeeping of materials, and waste and lack of hygienic facilities. Women working in informal enterprises carry the additional burden of domestic maintenance and care of children and other dependants.

These arduous working conditions place a greater health burden on informal sector workers relative to those in the formal sector, which is likely to result in the earlier onset of AIDS-related illness in HIV-positive members of informal enterprises and earlier death after developing full-blown AIDS. Fortunately, while such conditions might tend to increase the abuse of alcohol and other substances among operators and workers, which would further prejudice their health and which is also conducive to risky sexual behaviour, the fact that the majority of informal sector workers are women decreases the likelihood of this occurring.

As pointed out above, organisational and entrepreneurial networks are critically important to many informal enterprises in order to help them secure financial capital and other resources such as premises, materials, and tools and equipment, to engage in joint production and access markets. The onset of AIDS-related illness will naturally disrupt participation in such networks and diminish their effectiveness. This will reduce the productivity and profitability not only of the particular enterprise concerned, but also of the other enterprises relying on the network in question.

Financial and physical capital

Formal financial institutions are generally reluctant to lend to informal enterprises, due to the low collateral of operators and the high transaction costs involved. Formal and informal commercial micro-lending is increasingly prevalent in some economies, but the major sources of capital investment and working capital for informal enterprises are the savings of the operator and loans from family members, and credit allocations from rotating savings and credit associations in the local community. The demise of an informal enterprise due to AIDS-related illness and death will prevent the repayment of any outstanding loans to the operator's relatives, thus further impoverishing his or her extended family

and reducing their willingness and ability to care for AIDS orphans. In addition, the loss of future contributions to the particular rotating savings and credit association from which the operator may have obtained capital will reduce the assets of the association and hence its ability to finance the needs of other families.

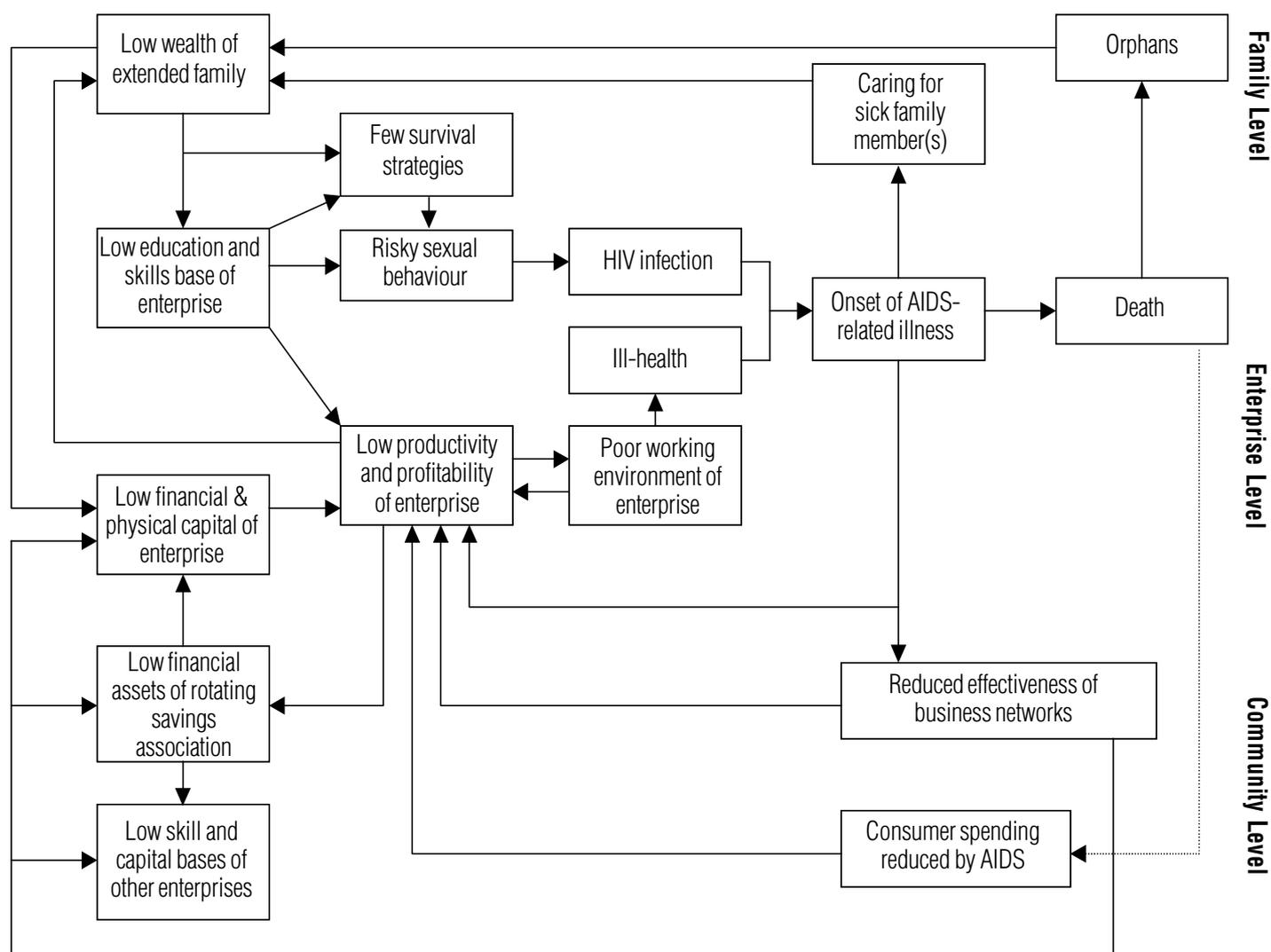
Markets

Informal enterprises, except for those in intermediary trade, are generally dependent on localised markets. In areas of high HIV prevalence they will therefore be especially vulnerable to falling consumer spending as customers become ill, can no longer work, and must divert the household's remaining income into care of the sick, care of orphans, and

funerals. As mentioned above, the informal sector involves intense competition between enterprises; but while elimination of rival firms by AIDS may ease competition in the short-term, in the medium-term the situation is likely to revert to one of fierce competition as the surviving enterprises compete for decreasing consumer purchasing power.

The sector's susceptibility and vulnerability to the impact of HIV/AIDS is charted diagrammatically in Figure 1, representing key elements at the levels of the operator's family, the enterprise itself and the wider community. The flowchart deals with the enterprise operator and his or her immediate family members, but with little modification is applicable to the non-family employees of such an enterprise.

Figure 1: AIDS and the Informal Sector



IMPACT CHECKLIST

Susceptibility

- ✓ What is the degree of poverty of enterprise operators and workers?
- ✓ What is the education level of enterprise operators and workers?
- ✓ Do women in the sector have low status and limited economic independence?
- ✓ Does business involve long-distance travel?
- ✓ Is risky sexual behaviour common?

Vulnerability

- ✓ What is the health burden of poor working conditions?
- ✓ What is the health burden associated with alcohol/substance abuse?
- ✓ How will early onset of illness and death affect the business?
- ✓ Is the operator's family also employed in enterprise?
- ✓ What is the effect of enterprise time diverted to care for sick family members?

- ✓ Will orphans be left in the care of extended family?
- ✓ Is there any access to social protection schemes?
- ✓ What is the strength of business associations?
- ✓ To what extent is there dependence on business networks for resources, joint production and markets?
- ✓ To what extent is there dependence on family and/or rotating savings and credit associations for finance?
- ✓ To what extent will consumer spending be reduced by AIDS?

SECTORAL RESPONSE

To be effective, support for the sector against the impact of HIV/AIDS should always take its diversity into account. Thereafter, any support for the informal sector that succeeds in improving its financial and physical capital base, working conditions, skill levels, productivity and profitability will to some extent mitigate the impacts of HIV/AIDS.

With regard to support aimed specifically at combating the effects of HIV/AIDS, four basic levels of intervention can be distinguished:

1. preventing informal enterprise operators and workers from becoming infected;
2. helping operators/workers who are infected but still productive to provide for their future care and for the future survival of their families;
3. supporting the care of ill and dying enterprise operators and workers and their families;
4. supporting the care of orphans left behind by enterprise operators and workers who die of AIDS-related disease.

The third and fourth items above are best achieved through non-sector-specific programmes of care and welfare, given that these are problems common to all people with AIDS and that the appropriate responses are subject to

significant economies of scale. The first two involve responses which must be tailored to the specific circumstances and needs of informal sector workers, necessitating sector-specific interventions. As highlighted above, for such interventions to be effective, their planning and implementation must be based on analysis of the institutional environment, organisational structure, sub-sectoral characteristics and networking experience of the informal sector or sub-sector concerned.

Characteristic of the informal sector in general is an absence of comprehensive coverage by employer associations that are tight-knit and effective; trade union representation; and government involvement in and contact with the informal sector that is pervasive, efficient, and supportive. This means that conventional tripartite initiatives against HIV/AIDS by unions, management organisations and government are generally not feasible within the informal sector. However, as discussed, the sector is also characterised by various forms of networking, which are key to the effectiveness of HIV/AIDS programmes. In addition, a range of support agencies, mainly NGOs, succeed in reaching informal enterprises in many economies, and their contacts and

networks can assist in the targeting of such firms.

HIV prevention

Sex education and the provision of condoms should be integrated with programmes of support to the informal sector. Further than this, however, the detection and use of business networks to reach and educate informal sector operators and workers and their customers can be extremely beneficial. Backward or forward linkages with large firms, particularly common in intermediary trade and manufacturing, can be useful in locating and gaining access to informal enterprises to carry out HIV education. Forward linkages with clients can also be exploited to gain access to a large section of the general public, and can be used to establish peer education of consumers by those enterprise operators and workers, who, particularly in the retail trade, have sufficient time to interact at length with their customers. Horizontal linkages between enterprises, which are formed by operators in all sub-sectors to secure finance, and by operators particularly in manufacturing for production and marketing, can be used to initiate peer education on HIV prevention among operators and workers themselves.

Gender-specific prevention programmes should aim particularly at the retail (food) and manufacturing (soft goods) sub-sectors, where women enterprise operators and workers predominate. Effective interventions in this regard would include not only information on HIV prevention measures, but referrals to NGOs providing training to the informal sector in product design and diversification, and the facilitation of enterprise networks to increase competitiveness in production and marketing. The latter will help women entrepreneurs to avoid risky survival strategies such as exchange of sex for cash.

Business Risk Management

Informal enterprises are vulnerable to falls in consumer spending and to the disruption of the business networks vital for resources and markets caused by AIDS-related illness. Accordingly, interventions in the sector could usefully include training in the management of business risks posed by the pandemic, such as the training in product design and diversification mentioned above, facilitation of access to other markets (for example the export market for handicrafts) and assistance for credit provision to informal enterprises through judicious support to appropriate financial institutions.

At the very least, enterprise operators would be well-served if they were

encouraged to consider the two critical issues of what they would do if (a) their current market disappeared, and (b) their business networks disintegrated. Entrepreneurs in countries in East and Central Africa, where the pandemic is well-advanced, have already had to deal with these eventualities and the study and dissemination of their coping strategies would be highly beneficial to the informal sectors of other developing countries.



Social Protection

Enterprise operators and workers need to provide for the future survival of their families in case they should become infected, and especially if they are already infected with HIV. This is naturally not easy; people engaged in an arduous struggle against poverty have shorter time horizons and, in societies troubled by unrest, become fatalistic and resigned. Nevertheless,

there is generally great demand among informal sector operators and workers for access to social protection schemes to assist with unforeseen expenditures such as hospital and funeral costs. This demand has in a few instances been met by co-operation among the entrepreneurs themselves.

Intervention in the informal sector should attempt to broaden this concern into recognition of the value of social protection schemes, which include household income maintenance in the event of illness or death of family members due to HIV/AIDS. Initiatives have been launched by the International Labour Organisation and other bodies to pilot social protection schemes for the informal sector in certain countries. These are seeking to resolve critical issues such as the need for comprehensive, area-based participation (and financial contribution) by informal sector workers, as well as adequate government funding and supervision. Innovations introduced in the formal insurance industry to cope with the impact of HIV/AIDS on provident payouts, such as reduced premiums for people remaining HIV-negative, could be adapted to such informal sector social protection schemes to encourage low-risk behaviour. However, a major obstacle to the effective implementation of such schemes remains the administrative burden they entail.

ACTION CHECKLIST

Limiting susceptibility

- ✓ Use business networks to facilitate education on HIV prevention
- ✓ Increase economic independence of women through skills training
- ✓ Integrate sex education with informal sector support programmes
- ✓ Provide access to affordable condoms and effective treatment of STDs
- ✓ Develop support groups for women and men to discuss problems of sexual health

Mitigating impact

- ✓ Analyse networking environment and use networks to reach enterprises and their customers
- ✓ Assist enterprise operators to recognise, manage and provide for AIDS-related business risks
- ✓ Support product and market diversification
- ✓ Support establishment of appropriate social protection schemes

SUMMARY

■ The informal sector consists of small-scale enterprises operating on the margins of the 'formal' economy. The sector encompasses very diverse and dissimilar activities, organisational forms and institutional environments and should not be treated as a homogeneous sector. There is significant variation among enterprises by workforce size and potential for expansion, predominant gender of operators and propensity to form business networks. These factors should be taken into account when designing and targeting AIDS intervention initiatives.

■ Poor education associated with poverty means that informal enterprise operators and workers are more likely to engage in risky sexual behaviour. However, HIV/AIDS is a particularly serious threat to informal enterprises because of their inherent dependence on a small labour base. Many informal enterprises consist of the operator plus one or two other workers, often paid or unpaid members of the operator's family. Hence, when the operator (and probably one or two other family members) falls ill and dies, the enterprise usually dies with them.

■ AIDS-related illness will disrupt business networks and diminish their

effectiveness, reducing the productivity and profitability of other enterprises relying on the business networks in question. In addition, the loss of contributions to rotating savings and credit associations will reduce the funding available to finance other informal enterprises.

■ Informal enterprises are generally dependent on localised markets, and in areas of high HIV prevalence are therefore especially vulnerable to falling consumer spending due to AIDS-related illness.

■ Support for the informal sector against HIV/AIDS should take its diversity into account. Thereafter, any support for the sector that succeeds in improving its financial and physical capital base, working conditions, skill levels, productivity and profitability will to some extent mitigate the impacts of HIV/AIDS.

■ There are four basic levels of intervention directly related to HIV/AIDS: preventing informal enterprise operators and workers from becoming infected; helping operators/ workers who are infected but still productive to provide for their future care and for the future survival of their families; supporting the care of ill and dying enterprise operators and workers and their families; and supporting the care of orphans left behind by

enterprise operators and workers who die of AIDS-related disease.

■ The prevalence of business networking in the informal sector is key to the effectiveness of HIV/AIDS programmes - these networks have significant potential to reach and educate informal sector operators and workers and their customers.

■ Gender-specific HIV prevention programmes should aim particularly at the retail (food) and manufacturing (soft goods) sub-sectors where women enterprise operators and workers predominate.

■ Training in the management of business risks posed by the pandemic should be provided, such as training in product design and diversification, facilitation of access to other markets, and support to institutions providing credit to informal enterprises.

■ The value of social protection schemes, which include household income maintenance in the event of illness or death of family members due to HIV/AIDS, should be recognised. Initiatives launched by the ILO and other bodies to pilot social protection schemes for the informal sector in certain countries should be adapted and replicated.

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