

## Participation of women in the informal economy and their contribution to family income (Case Study: Supply Centers of the City of Sucre)

## Participación de la mujer en la economía informal y su aporte al ingreso familiar (Caso Práctico: Centros de Abasto de la Ciudad de Sucre)

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### Abstract

This work shows the characteristics of women working in the Informal Economy at the local grocery centers and the diverse conflicts that such activity generates. This study produced information and data about subjects such as age, education level, income and some others. Study's information was obtained through a survey delivered to women working at the three main markets in the city (Central market, Peasant market and San Antonio market). This study presents socioeconomic data and the women participation incidence in the informal economy and the family income. At the same time the objectives are presented and the justification that motivated the performance of this work. The research results are exposed and explained through graphics and tables allowing a better understanding of the situation. Hypothesis was verified and some solution alternatives for the future are proposed.

### Resumen

Este trabajo muestra las características de las mujeres que trabajan en la Economía Informal en los centros de abarrotes locales y los diversos conflictos que genera dicha actividad. Este estudio produjo información y datos sobre temas como edad, nivel educativo, mujeres y algunos otros. La información del estudio se obtuvo a través de una encuesta entregada a mujeres que trabajan en los tres principales mercados de la ciudad (Mercado Central, Mercado Campesino y Mercado San Antonio). Este estudio presenta datos socioeconómicos y la incidencia de la participación de las mujeres en la economía informal y el ingreso familiar. Al mismo tiempo se presentan los objetivos y la justificación que motivó la realización de este trabajo. Los resultados de la investigación se exponen y explican mediante gráficos y tablas que permiten una mejor comprensión de la situación. Se verificó la hipótesis y se proponen algunas alternativas de solución para el futuro.

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## Introduction

It is considered that in society social divisions are manifested based on the difference of gender, social class, ethnicity, age, etc., and in this study it is intended to observe and verify that gender is an element that, in addition to creating social difference, constitutes as an ideological element, one of the bases on which the social division of labor is structured and specifically the “feminized” activities of the “informal” economy of our region.

The lack of sources of work in Sucre, as in the rest of the country, is the main cause that pushes women to create their own sources of income. Informal activity is the most used and practiced these days, during the development of our research we will analyze what its contribution to the local economy is. In addition, it is intended to show how work produces cultural dimensions that go beyond mere productive relationships that are perpetuated on the basis of the inconsistent representations dominant in our society about gender and its differentiation in the workplace.

An attempt is made to analyze the participation of women in the labor market in different productive sectors, selecting for their representativeness the Supply Centers of the City of Sucre, since there is high economic movement in them. Indirectly they promote an important economic movement, but the people who work within them, do not have access to social security, health, retirement, where almost 67% are women and do their work on their own, are in streets.

## Problem Statement

"Insufficient sources of work and low level of training to access formal sources of employment that allow generating resources to cover family spending forces women to be part of the informal economy".

## Research objectives General objective

“Determine the economic and social impact of the participation of women in the informal economy and its repercussions on the living conditions of their families ”

## Specific Objectives

- Investigate and interpret the current situation of the informal economy and the environment under which local supply centers develop.
- Establish and define roles played by women within the market organization.
- Establish the degree of contribution to family income by women who work in the informal economy.
- Propose intervention guidelines for the sector.

## Hypothesis

"The work performed by women in the informal economy generates a significant economic contribution to family income and constitutes a basic pillar of family development".

## Justification

The participation of women in family income should be evident; However, there are no precise data that demonstrate the degree of contribution of this sector to the family economy (family income disaggregated by sex). Likewise, it is observed that women face various problems that limit their actions in the socio-economic environment in which they live, in this sense, although to date women have been massively incorporated into the world of work in recent decades, suffer severe discrimination in terms of access, conditions and opportunities at work compared to men; They are over-represented in the informal economy, with a lack of protection and social security, in low-profitability subsistence businesses, and in self-employment; they have high levels of illiteracy and there is discrimination in access and permanence to vocational training that limits their economic and employment opportunities.

The need to generate resources that cover family expenses, because many times the contribution of the head of the family is not enough to cover the minimum expense or in other cases the lack of it, forces the woman (mother of the family) to resort to different mechanisms to contribute to the family income or, where appropriate, to generate it.

Although today women participate in paid employment more than ever before, in our city's labor markets there is discrimination based on sex and women are concentrated in lower quality, irregular and informal jobs.

So, today, the women of our environment, make efforts to cover and complement the basic needs of the family, participating in the informal economy to generate income that allows reproducing their family assets (health, education, etc.) and productive (capital), this being the subject of interest of this research, specifically focusing on the productive sector of the supply centers of the City of Sucre as a reference for local identification and, in a special way, on the "female" work processes that are carried out within of them, to revalue and make visible the contribution of women as an active agent of their own development.

### Methodological design

During the development of our research, the subject was addressed taking into account different methods and techniques that are detailed below.

### Research planning and organization

During the planning and organization process, our research began at key points of the subject, breaking down into particular aspects and then proceeding to the description and economic analysis of what was observed, for which the analytical method was used. The three main supply markets of Sucre (central, campesino and San Antonio) were selected for their representativeness and high economic movement that they indirectly promote. Also the bibliographic method was fundamental for the respective bibliography review and the historical method allowed to establish conclusions based on historical facts to be able to write the theoretical framework that supports the investigation.

### Selection of information gathering techniques and instruments

Considering the type of research, we proceeded to the selection of techniques and tools that were used to develop the information systems, such as: direct observation and the survey.

### Obtaining data

As the main information collection technique, the technique of preparation and application of the survey was used that allowed to know the behavior of the population studied directly, the design of the ballot was made taking into account the type of population to which it was directed, for Being women with little time disposition, it was clear and concrete.

Direct Observation was necessary since it was a fundamental tool to know the main shortcomings of the sector and thus develop an intervention proposal. Finally, the interview was used in order to know the type of organization that exists within the supply centers.

### Analysis of data

To perform the analysis of the collected information (data) the analytical method was used since it allows a thorough analysis of all the parts that make up our document. In addition, the synthetic method was used through which the essence of the research problem could be understood.

### Conclusions and recommendations

The deductive method was used as a methodological principle for this part of the research project, which was carried out with a prior recognition of the study area; then the opening places that are being affected by the problem to be investigated were located and in this way it was possible to propose alternatives that lead to the general solution of the problem.

### Determination of the sample

To determine the study sample of this work, the following calculation formula was taken into account:

$$n = \frac{z^2 * p * q * n}{e^2 * (n - 1) + z^2 * p * q}$$

Where:

(18.1)

**n**= Study population.

**z** = Confidence level.

**p** = Probability of success.

**q** = Probability of failure.

**e<sup>2</sup>** = Standard error.

\* Population corresponds to the approximate number of vendors in the three main supply centers (Mercado. Central, Mercado. Campesino, Mercado. San Antonio).

$$n = \frac{1,96^2 * 0.5 * 0.5 * 940}{0.0025(940 - 1) + 1.96 * 0.5 * 0.5}$$

$$n = 295,25 \cong 295$$

The result of the formula allows us to determine that the number of surveys to be applied within the supply centers is 295, they were applied based on percentages depending on the number of women within each market.

Market	No. of sales positions to women's charge by market	ion of stalls	Determination of the surveys carried out
Farmer*	500	53%	156
Central	350	37%	109
San antonio	90	10%	30
<b>Total</b>	<b>940</b>	<b>100%</b>	<b>295</b>

\* Includes stalls around the perimeter of the market.

**Table 1** Study population

Source: Own elaboration based on data provided by the administration of each of the markets

## Results obtained

Current situation of the informal economy and the environment in which local supply centers develop As it was established in the beginning, the data of 295 women who work within local markets were processed, the information obtained in the different sectors, allowed us to know the situation and the scenario under which they develop their work activities, detailing through charts and graphs:

Description	No. of women	Total	
Age (years)	< 18	5	295
	18-35	147	
	36-50	114	
	>50	29	
Level of instruction	Primaria	194	295
	Secundaria	84	
	Tec. Medio	3	
	Superior	10	
	Ninguna	4	
	Marital status	Soltera	
Casada	76		
Divorciada	22		
Viuda	18		
Concubina	96		

**Table 2** Age, educational level and marital status

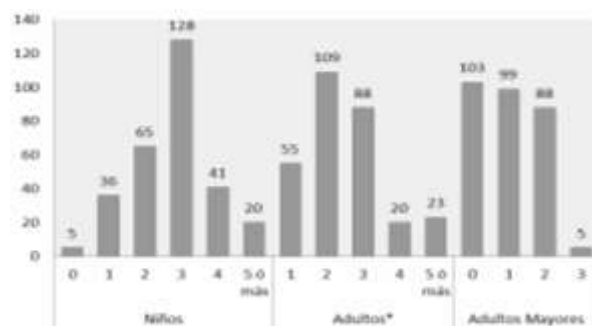


**Figure 1** Age, educational level and marital status

Within the supply centers there are 147 women between 18 and 35 years old, 114 are between 36 and 50 years old, 29 are over 50 years old and only 5 are under 18 years old. Regarding the level of training, 194 have a primary education level, 84 have a secondary education level, 10 have higher education, 3 have a medium technical level and 4 have none. The marital status shows that 96 live in a common law union, 83 are single, 76 are married, 22 divorced and lastly 18 widows.

Description	Number of members per family	No. of women
Children	0	5
	1	36
	2	65
	3	128
	4	41
	5 ó más	20
Adults *	1	55
	2	109
	3	88
	4	20
	5 ó más	23
Older adults	0	103
	1	99
	2	88
	3 o más	5

**Table 3** Family composition



**Figure 2** Family composition

The majority, that is, 128 of the women surveyed have 3 children, 109 have 2 adults as members of their family and 103 have no older adults within it.

On the contrary, simply 5 women do not have children in their family, 20 have 4 adults as members of it and only 5 have 3 or more adults.

Economic activity	
Food sale	Lunch
	Dinner
	Tea and Others
	Several
Sale of Juices and Soft Drinks	
Sale of Bread and others	
Sale of meat	Vaccine
	Chicken
	Swine
Giblet Sale	
Sale of cooked food	
Sale of Vegetables	Cooked
	Raw
Potato sale	
Cheese Sale	
Egg Sale	
Fruit Sale	
Sale of groceries	
Sale of Cakes	
Sale of flowers	
Sale of Cosmetics	
Sale of Cleaning and Personal Grooming Items	
Sale of Miscellaneous Items (Ornaments, Gifts, etc.)	
Sale of Condiments and others	
Corn Sale	

Table 4 Economic activity

Within the three main supply centers, different activities of the informal economy are developed, most of them are aimed at the commercialization of products, we could observe that women who have a stall in the market, dedicate themselves or play the role of intermediary, except in the case of the sale of prepared foods.

Terms	No. of women
_ Good	58
Regular	166
Bad	71
<b>Total</b>	<b>295</b>

Table 5 Working conditions



Figure 3

According to figure 18.3, of the 295 women surveyed, 166 establish that the conditions in which they work within the markets are fair, 71 answered that they are bad and only 58 consider them good.

Hours and Days Worked	No. of women	
Hours / Day	2 a 4	30
	5 a 7	66
	8 a 10	104
	10 a 12	95
Days / Week	6	105
	7	190

Table 6 Jornadas laborales

As table 18.6 shows us, the working hours for 104 women is equal to or exceeds 8 hours, 95 work from 10 to 12 hours, 66 from 5 to 7 hours and 30 simply from 2 to 4. Furthermore, most of them are say 190 works 7 days a week and 105 works 6 days.



Figure 4

Economic activity	No. of women Investment (in Bs.)				
	101-500	501-1000	1001-2000	2001-3000	>3000
Food sale	Lunch	10			
	Dinner	5			
	Tea and Others	14			
	Several	14			
Sale of Juices and Soft Drinks					
Sale of Bread and others					
Sale of meat	Vaccine			19	
	Chicken		20		
	Swine	7			
Giblet Sale					
Sale of cooked food					
Sale of Vegetables	Cooked	10			
	Raw	20	21		
Potato sale					
Cheese Sale					
Egg Sale					
Fruit Sale					
Sale of groceries					
Sale of Cakes					
Sale of flowers					
Sale of Cosmetics					
Sale of Cleaning and Personal Grooming Items					
Sale of Miscellaneous Items (Ornaments, Gifts, etc.)					
Sale of Condiments and others					
Corn Sale					
<b>Total</b>	<b>118</b>	<b>54</b>	<b>59</b>	<b>50</b>	<b>14</b>

Table 7 Approximate investment

The investment depends on the economic activity, the one that requires the most investment is the sale of groceries and the sale of various items (gifts, ornaments, etc.), since it needs more than 3000 Bs, in second place is the sale of items hygiene and personal hygiene, cosmetics, the sale of beef, which need an investment of 2001 to 3000 Bs., in third place is the sale of chicken meat, potatoes and fruit that invests between 1001 to 2000 Bs., the sale of food, eggs and flowers invests between 501 to 1000Bs. and the other activities require a minimum investment of less than 500 Bs. In the case of the sale of vegetables there are two types of investments, the first is the minimum and the second is between 501 and 1000 Bs. They depend on the location of the position selling.

Economic activity	No. of women Investment (in Bs.)				
	101-500	501-1000	1001-2000	2001-3000	>3000
Food sale	Lunch		10		
	Dinner		5		
	Tea and Others		14		
	Several		14		
Sale of Juices and Soft Drinks		14			
Sale of Bread and others		8			
Sale of meat	Vaccine				19
	Chicken			20	
	Swine		7		
Giblet Sale	14				
Sale of cooked food	6				
Sale of Vegetables	Cooked	10			
	Raw	20	21		
Potato sale			24		
Cheese Sale		8			
Egg Sale		8			
Fruit Sale			15		
Sale of groceries					10
Sale of Cakes	5				
Sale of flowers	3				
Sale of Cosmetics				9	
Sale of Cleaning and Personal Grooming Items				12	
Sale of Miscellaneous Items (Ornaments, Gifts, etc.)				7	7
Sale of Condiments and others	4				
Corn Sale	2				
<b>Total</b>	<b>63</b>	<b>109</b>	<b>39</b>	<b>48</b>	<b>36</b>

Table 8 Net income received from economic activity

Economic activity

The income received is destined to cover mainly the expenses of:

- Food.
- Clothing.
- Education.
- Health.
- Basic Services (Rent, Water, Electricity, etc.).
- Transport.
- Others (Loan Installments, Debts, etc.)



Figure 5 Higher percentage of allowance to cover family expenses

As we can see in graph 18.5, 85% of women allocate a higher percentage of their income to food expenses, 9% allocate it to cover expenses on basic services, and 6% cover other expenses.

Roles played by women within the market organization

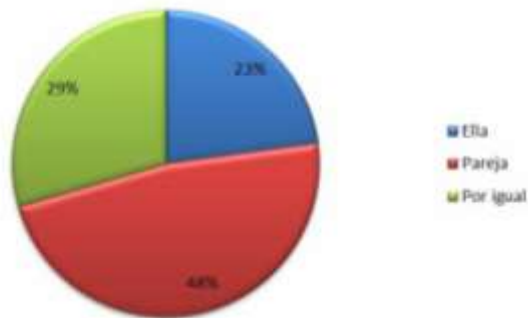
The local supply centers are in charge of a general administrator, whose main function is to organize and ensure their proper functioning, currently two of the three main markets that are part of this research are led by women, a reason that allows us to affirm that women are beginning to have greater participation in decision-making and are part of power groups. The survey applied was designed to know the organizational conditions of women, but there is simply a single union that represents the vendors before the administration, many of the people surveyed mentioned not knowing its function, in addition to not receiving any type of support There are also groups by sector or activity that do not have an organization, nor are based on affiliation that represent their interests, it is for this reason that information could not be processed for later analysis, the aforementioned statements are supported by simple opinion and criteria or personal judgment.

Contribution of women to family income



Figure 6 Family support

According to graph N° 6, 58% of the women surveyed are in charge of supporting their family, 35% together with their partner support their family (graph N° 10), 5% establish that other people (parents, children ) and 2% state that their partner is in charge of family expenses.



**Figure 7** Higher degree of contribution

## Discussion

As it is an investigation that takes a practical case, no similar investigations are known to carry out a comparative analysis. The hypothesis raised is confirmed by establishing that "The work performed by women in the informal economy generates a significant economic contribution to family income and constitutes a basic pillar of family development".

## Conclusions

Once the data collection instrument was applied, processed and obtained the information that was generated jointly with the respective analyzes, some results were obtained that allow presenting the following set of conclusions:

During the investigation of the current situation of the informal economy and the environment under which local supply centers develop, it is concluded that:

- Having made a general analysis of the socioeconomic level of women and their current situation, it is observed that the majority, 50% are between 18 and 36 years of age, an ideal stage to create means of personal improvement, being excluded since They are forced to be immersed in this field because they have a low level of training and are not fully qualified to participate in the processes of formal activities, women who work within the markets mostly have a level of training Basic, 66% have only attended elementary school.

Marital status is another preponderant factor, since women mothers must maintain their home or contribute to it, 33%, the majority live in common union, a characteristic that highlights the culture or custom of maintaining a consolidated home and to maintain , even without being legally established.

- Regarding the family composition, the majority, 43% of the women have 3 children, 37% live with another adult, being for their husband or partner and 35% do not have elderly dependents, characteristics that affirm the existence of families composed of at least 5 members, a position that within our underdeveloped economy is not easy to maintain.

- The Activities that take place in the markets are for the commercialization of products (sale of vegetables, sale of food, etc.) that require minimum investments, between 101 and 500 Bolivians, for 40%, but the efforts are not simply monetary but of another type, physical, it is necessary to mention that the type of activities they carry out require for the majority (35%) more than eight hours of work a day, in addition to the markets they work more than 6 days, 64% work during the entire week, thus confirming that informal trade is concentrated on weekends and requires women not to have a day off. Taking this factor into account, they do not have the necessary time to dedicate it to their children, a factor that a future may affect their training and normal development.

- The working conditions under which they carry out their activities are regular for 56%, where the main absence is that of health insurance in general, none of the workers has access to one, another of the main shortcomings is in the part of ordering, but mainly hygiene, a fundamental aspect that cannot be omitted in these types of establishments, since it can negatively influence the health of both the vendors and the people who attend these centers.

- The income received varies according to the type of activity, in some, 21% whose investment is small between 101 and 500 Bolivianos, the income is low, between 500 and 1000 Bolivianos and does not cover basic expenses (food, basic services, etc. ), but in others, the 12% whose investment is high, greater than 3,000 Bolivianos, their incomes are comparatively high, a cause that was unknown or not taken into account to affirm that women enter the informal economy of their own free will , since the income obtained in it is high. 37%, the majority, earn between 1001 and 1500 Bolivianos, these being considered relatively means to support a household.

- 85% of women allocate most of their income to food expenses, becoming a fundamental pillar of their families, covering this vital need.

### **Roles played by women within the market organization.**

- The lack of employment opportunities leads to the consolidation of the Informal Economy, it is impossible to establish and define descriptively roles that women play within the market organization because the workers in this sector are not organized by unions of activities that help the improvement of their quality of life.

### **Contribution of the woman in the family income**

- When establishing the degree of contribution to the family income by women who work in the informal economy, it is established that with 58% the woman is in charge of the maintenance of her family, which magnifies the degree of contribution to income family claiming that he is an active part of his own development and that of his family. Within 36%, the woman and her partner contribute to family maintenance, 72% receive the largest contribution from their partner, 21% of the women cover most of the expenses, this factor allows us to perceive that even having the support from a partner, the woman is the one who largely supports her home.

The main benefit that is acquired with this research is aimed primarily at strengthening the participation of women in civil society as a way to reinforce social cohesion and their representation in the different spaces of power.

Lines that focus specific actions towards the empowerment of women, to reduce the worst forms of gender discrimination in the fulfillment of the different functions they perform within the economy and society.

### **Recommendations**

#### **Proposal of intervention guidelines for the sector**

The long-term purpose of the research is to contribute to the training, development and comprehensive improvement of women who carry out their activities in the informal economy. It is proposed to work based on five points considered essential:

- Improvement of the conditions under which the activities carried out within the informal economy are carried out

It is essential to improve conditions for both informal workers and for those who access these supply centers, taking into account that both parties would benefit, on the side of the vendors it is necessary to include a request for health insurance from the centers. supply, through minimum contributions, in terms of ordering, mechanisms must be created that allow organizing the sales positions according to the type of activity they carry out.

### **Organizational Strengthening**

To ensure and exercise an independent voice at work, women workers need security of representation. This security of representation at work is based on the freedom to create and join organizations of your choice, without fear of retaliation or intimidation. Reason that drives the creation of new representations or the strengthening of existing ones. The representatives must be elected democratically and not by imposition as it is currently the case, the sectors must be organized by the type of activity, holding meetings where requests and suggestions that allow them to exercise their rights, in the same way, improve the spaces and conditions under which they carry out their activities.

– Capacity building.

The development of capacities, through courses or workshops in different aspects is essential, below they are detailed, taking into account different aspects:

### Improvement of interpersonal relationships

That allow the appropriate salesperson-client treatment, a strategy that would increase sales and therefore their income.

### Proper handling of products

Workshops for the correct and hygienic handling of the products they sell aimed at the health care of both sellers and buyers, in addition to establishing different mechanisms that can improve this neglected aspect, such as creating different permanent cleaning points in the market, building toilets, garbage cans, and increase cleaning staff.

– Creation of its own cooperative.

Through the contribution of the same workers, it is possible to create a solidarity aid fund, where microcredits are granted under favorable conditions, so that they allow to increase working capital or start new and entrepreneurial activities.

- Workshops aimed at the revaluation of women as an active agent of their own development.

The implementation of workshops that are aimed at revaluing the woman's self-esteem, creating in herself the desire for personal improvement.

### Acknowledgments

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