

KILM 7. Employment in the informal economy

Introduction

The KILM 7 indicator is a measure of employment in the informal economy¹ as a percentage of total employment, i.e. the ratio between the number of persons employed in the informal economy and the total number of employed persons. Because of the wide variations in definitions and methodology of data collection related to the informal economy, five series are presented in table 7. Series 1 includes measures of the informal economy according to a harmonized definition agreed upon by the Expert Group on Informal Sector Statistics (the Delhi Group); series 2 includes the measures of informal economy as defined on a nation-specific basis; series 3 includes data on employment in “small or micro-enterprises” presented according to national definitions; series 4 includes data for 12 Latin American countries, based on a harmonized definition of “small or micro-enterprises” from the ILO Regional Office for Latin America and the Caribbean; finally, series 5 presents information on the informal economy based on “related other concepts”. Users are cautioned to make country-to-country comparisons only within the series based on harmonized definitions.

1. In this manuscript and elsewhere in the KILM, the term “informal economy” is primarily used. In accordance with the conclusions concerning decent work and the informal economy, adopted by the Committee on the Informal Economy, International Labour Conference, 90th Session, 2002, the term “informal economy” is preferable to “informal sector” because the workers and enterprises in question do not fall within any one sector of economic activity, but cut across many sectors. However, “informal sector” is used historically in this text with reference to documents preceding the 2002 conclusions, and occasionally to avoid confusion with other nuances of the word “economy”.

Table 7 contains information for 59 countries in total. Recent trends in the indicator can be monitored for approximately half of the countries, where comparable time-series data on informal economy employment are available. A gender-specific breakdown for the indicator is given where the data are available. In most cases, information on persons employed in the informal economy is given as absolute numbers and as a percentage of total employment, except for series 4 where only percentages are available. National, urban and rural figures are given when available; however, for some countries, statistical information is available for urban areas only.

Use of the indicator

The informal sector represents an important part of the economy, and certainly of the labour market, in many countries, especially developing economies, and plays a major role in employment creation, production and income generation. In countries with high rates of population growth or urbanization, the informal economy tends to absorb most of the expanding labour force in the urban areas. Informal economy employment is a necessary survival strategy in countries that lack social safety nets, such as unemployment insurance, or where wages – especially in the public sector – and pensions are low. In these situations, indicators such as the unemployment rate (KILM 8) and time-related underemployment (KILM 12) are not sufficient to describe the labour market completely. In other countries, the process of industrial restructuring in the formal economy is seen as leading to greater decentralization of production through subcontracting to small enterprises, many of which are in the informal economy. Global competition – so-called globalization – is also likely to have

contributed to the informalization of the workforce in many countries. This is because global competition erodes employment relations by encouraging formal firms to hire workers at low wages with few benefits or to subcontract (outsource) the production of goods and services.²

The informal economy represents a challenge to policy-makers faced with the following goals: improving the working conditions, and legal and social protection of persons employed in the informal economy; increasing the productivity of informal economic activities; developing training and skills; organizing informal economy producers and workers; and implementing appropriate regulatory frameworks, governmental reforms, urban development, and so on. Poverty, too, as a policy issue, overlaps with the informal economy. There is a link – although not a perfect correlation – between working in the informal economy and being poor. This stems from the lack of labour legislation and social protection covering workers in the informal economy, and from the fact that informal economy workers earn, on average, less than workers in the formal economy.

Statistics on employment in the informal economy are essential to obtaining a clear idea of the contributions of all workers, women in particular, to the economy. Indeed, the informal economy has been considered as “the

² ILO, *Employment Sector: Women and Men in the Informal Sector: A Statistical Picture* (Geneva, 2002); available on website: <http://www.ilo.org/public/english/employment/infe/co/download/menwomen.pdf>. As part of the preparatory work for the general discussion on the informal economy at the 90th Session of the International Labour Conference in Geneva in 2002, the ILO, under the auspices of its Inter-Sectoral Task Force on the Informal Economy, commissioned a series of background papers, of which this is one. The series includes studies of regional trends, country-level studies and thematic investigations, aimed at identifying the latest data and trends in the informal economy around the world. All papers, which provide useful information for those readers interested in more than statistics, are available on the website www.ilo.org/infec.

fallback position for women who are excluded from paid employment. ... The dominant aspect of the informal economy is self-employment. It is an important source of livelihood for women in the developing world, especially in those areas where cultural norms bar them from work outside the home or where, because of conflict with household responsibilities, they cannot undertake regular employee working hours”.³

Definitions and sources

Changing employment arrangements require not only new ways of conceptualizing the informal economy but also new approaches to measuring its size and contribution to the overall economy. The ILO Bureau of Statistics has played a leading role in developing methods for the collection of data on the informal economy, in compiling and publishing official statistics in this area, and in providing technical assistance to national statistical offices to improve their data collection. In 1998 the Bureau established a database on the informal sector, which was subsequently used as the basis for table 7 of KILM. The database was updated in 2001 and contains available official national statistics and related methodological information for countries of Africa, Latin America and the Caribbean, Asia and the Pacific, and the transition economies of Central and Eastern Europe.⁴

In 1993, the 15th International Conference of Labour Statisticians (ICLS) adopted an international statistical definition

3. United Nations: *Handbook for Producing National Statistical Reports on Women and Men*, Social Statistics and Indicators, Series K, No. 14 (New York, 1997), p. 232.

4. All details of STAT’s activities in the field of the informal economy are detailed in ILO: “ILO compendium of official statistics on employment in the informal sector”, STAT Working Paper 2002 – No. 1 (Geneva, 2002). Readers can learn more about the ILO Bureau of Statistics from the box in the Overview and from the website: www.ilo.org/stat.

of the informal sector.⁵ The definition was subsequently included in the revised System of National Accounts (SNA 1993), adopted by the United Nations Economic and Social Council on the recommendation of the United Nations Statistical Commission.⁶ Inclusion in the SNA was considered essential, as it made it possible to identify the informal economy as a separate entity in the national accounts and hence to quantify the contribution of the informal economy to gross domestic product. Box 7a includes the relevant details of the ICLS-formulated concepts and definitions for the informal sector. Users should examine it carefully to gain a full understanding of the nuances and complexities involved in interpreting the concept of the “informal economy”. A summary of the international definitions is provided here:

Employment in the informal economy: all jobs in informal economy enterprises or all persons who, during a given reference period, were employed in at least one informal enterprise, irrespective of their status in employment and whether it was their main job or a secondary job.

Criteria for informal economy enterprises:

- They are private unincorporated enterprises (excluding quasi-corporations), i.e. enterprises owned by individuals or households that are not constituted as separate legal entities independently of their owners, and for which no complete accounts are available that would permit a financial separation of the production activities of the enterprise from the other activities

5. Resolution concerning statistics of employment in the informal sector, adopted by the 15th International Conference of Labour Statisticians, Geneva, 1993; website: <http://www.ilo.org/public/english/bureau/stat/res/infssec.htm> (see box 7a).

6. Information on the System of National Accounts (SNA 1993) is available from the Statistics Division, United Nations, New York; website: <http://unstats.un.org/unsd/nationalaccount/default.htm>.

of its owner(s). Private unincorporated enterprises include unincorporated enterprises owned and operated by individual household members or by several members of the same household, as well as unincorporated partnerships and cooperatives formed by members of different households, if they lack complete sets of accounts.

- All or at least some of the goods or services produced are meant for sale or barter, with the possible inclusion in the informal economy of households producing domestic or personal services in employing paid domestic employees.
- Their size in terms of employment is below a certain threshold to be determined according to national circumstances, and/or they are not registered under specific forms of national legislation (such as factories acts or commercial acts, tax or social security laws, professional groups' regulatory acts, or similar acts, laws or regulations established by national legislative bodies as distinct from local regulations governing trade licences or business permits), and/or their employees are not registered.
- They are engaged in non-agricultural activities, including secondary non-agricultural activities of enterprises in the agricultural sector.

Most countries still adhere to national definitions of the informal economy and are not, therefore, always in line with the international statistical definition as adopted by the 15th ICLS and the SNA 1993. A major deviation from the international definition is that many countries, especially those using labour force or other household surveys to measure employment in the informal economy, do not yet use the criterion of legal organization of the enterprise (unincorporated enterprise). Data according to national definitions are reproduced as series 2 in table 7. Also countries often do not use the criterion of lack of a complete set of accounts in their national statistical definition of the informal economy; in other words, the data provided often refer to employment in small or micro-

enterprises, including small corporations and quasi-corporations. Data referring to small or micro-enterprises according to national definitions are reproduced as series 3 in the table. The national definitions associated with series 2 and 3 are in the annex to table 7.

Another deviation from the international definition is that a number of countries that use an approximate definition (based on the size criterion only) to measure employment in the informal economy through labour force or other household surveys continue to exclude people engaged in professional and technical occupations, irrespective of the characteristics of their enterprise. Finally, not all countries for which this information is produced use the concept of “informal economy” (or “small and micro enterprises”) in their statistics. Some apply alternative concepts that are closely related, such as household economic activities, household industry, unorganized sector, hidden activities or unregistered employment (see series 5 for data on “related other concepts”).

Building on the framework set by the 15th ICLS and the SNA 1993, the international Expert Group on Informal Sector Statistics (see box 7b) recently formulated a set of guidelines relating to the international reporting of informal economy information and the harmonization of national definitions. The harmonized definition, which was used to produce the data in series 1, is based on the largest common denominator of currently used national definitions. The informal economy thereby includes “private unincorporated enterprises (excluding quasi-corporations), which produce at least some of their goods and services for sale or barter, have less than 5 paid employees, are not registered, and are engaged in non-agricultural activities (including professional or technical activities).”⁷ Paid domestic employees are excluded.

Information sources for the numerator of the indicator – the number of persons employed in the informal economy – vary.

7. See ILO: “ILO compendium...”, op. cit., p. 4.

The most common sources are labour force surveys and special informal economy surveys, based on a mixed household and enterprise survey approach or an economic or establishment census/survey approach. Other sources include multipurpose household surveys, household income and expenditure surveys, surveys of household economic activities or household industries, small and micro-enterprise surveys, and official estimates prepared by the countries themselves. For series 4, the data are estimates taken from the ILO Regional Database for Latin America and the Caribbean. The exact survey titles can be found in the annex to table 7. Information for the denominator of the indicator, the total number of employed persons, is usually obtained from labour force surveys or official employment estimates.⁸ To the extent possible, the same qualifications – i.e. the same geographic areas, branches of economic activity, age limits, etc. – are applied to the total employment denominator as to the numerator.

For the time being, statistics on the informal economy are available on a regular basis at frequent intervals (e.g. every year) for only a few countries. In most countries, statistical information on the informal economy is collected on an ad hoc basis or with a less than annual periodicity. It is therefore not possible to update this indicator as frequently as others.

8. Additional documentation regarding national practices in the collection of employment statistics is provided in ILO: *Sources and Methods: Labour Statistics*, Vol. 2: *Employment, Wages, Hours of Work and Labour Cost (Establishment Surveys)* (Geneva, 2003); Vol. 3: *Economically Active Population, Employment, Unemployment and Hours of Work (Household Surveys)* (Geneva, 2003); and Vol. 5: *Total and Economically Active Population, Employment and Unemployment (Population Censuses)* (Geneva, 2003).

**Box 7a. Resolution concerning statistics of employment in the informal sector, adopted by the 15th International Conference of Labour Statisticians, January 1993
[relevant paragraphs]**

Concept

5 (1) The informal sector may be broadly characterized as consisting of units engaged in the production of goods or services with the primary objective of generating employment and incomes to the persons concerned. These units typically operate at a low level of organization, with little or no division between labour and capital as factors of production and on a small scale. Labour relations - where they exist - are based mostly on casual employment, kinship or personal and social relations rather than contractual arrangements with formal guarantees.

(2) Production units of the informal sector have the characteristic features of household enterprises. The fixed and other assets used do not belong to the production units as such but to their owners. The units as such cannot engage in transactions or enter into contracts with other units, nor incur liabilities, on their own behalf. The owners have to raise the necessary finance at their own risk and are personally liable, without limit, for any debts or obligations incurred in the production process. Expenditure for production is often indistinguishable from household expenditure. Similarly, capital goods such as buildings or vehicles may be used indistinguishably for business and household purposes.

Operational definitions

Informal sector

6 (1) For statistical purposes, the informal sector is regarded as a group of production units which, according to the definitions and classifications provided in the United Nations System of National Accounts (Rev. 4), form part of the household sector as household enterprises or, equivalently, unincorporated enterprises owned by households as defined in paragraph 7.

(2) Within the household sector, the informal sector comprises (i) "informal own-account enterprises" as defined in paragraph 8; and (ii) the additional component consisting of "enterprises of informal employers" as defined in paragraph 9.

(3) The informal sector is defined irrespective of the kind of workplace where the productive activities are carried out, the extent of fixed capital assets used, the duration of the operation of the enterprise (perennial, seasonal or casual), and its operation as a main or secondary activity of the owner.

Household enterprises

7. According to the United Nations System of National Accounts (Rev. 4), household enterprises (or, equivalently, unincorporated enterprises owned by households) are distinguished from corporations and quasi-corporations on the basis of the legal organization of the units and the type of accounts kept for them. Household enterprises are units engaged in the production of goods or services which are not constituted as separate legal entities independently of the households or household members that own them, and for which no complete sets of accounts (including balance sheets of assets and liabilities) are available which would permit a clear distinction of the production activities of the enterprises from the other activities of their owners and the identification of any flows of income and capital between the enterprises and the owners. Household enterprises include unincorporated enterprises owned and operated by individual household members or by two or more members of the same household as well as unincorporated partnerships formed by members of different households.

Informal own-account enterprises

8 (1) Informal own-account enterprises are household enterprises (in the sense of paragraph 7) owned and operated by own-account workers, either alone or in partnership with members of the same or other households, which may employ contributing family workers and employees on an occasional basis, but do not employ employees on a continuous basis and which have the characteristics described in subparagraphs 5 (1) and (2).

(2) For operational purposes, informal own-account enterprises may comprise, depending on national circumstances, either all own-account enterprises or only those which are not registered under specific forms of national legislation.

(continued)

Box 7a (continued)

(3) Registration may refer to registration under factories or commercial acts, tax or social security laws, professional groups' regulatory acts, or similar acts, laws, or regulations established by national legislative bodies.

Enterprises of informal employers

9 (1) Enterprises of informal employers are household enterprises (in the sense of paragraph 7) owned and operated by employers, either alone or in partnership with members of the same or other households, which employ one or more employees on a continuous basis and which have the characteristics described in subparagraphs 5 (1) and (2).

(2) For operational purposes, enterprises of informal employers may be defined, depending on national circumstances, in terms of one or more of the following criteria:

- (i) size of the unit below a specified level of employment;
- (ii) non-registration of the enterprise or its employees.

(3) While the size criterion should preferably refer to the number of employees employed on a continuous basis, in practice, it may also be specified in terms of the total number of employees or the number of persons engaged during the reference period.

(4) The upper size limit in the definition of enterprises of informal employers may vary between countries and branches of economic activity. It may be determined on the basis of minimum size requirements as embodied in relevant national legislations, where they exist, or in terms of empirically determined norms. The choice of the upper size limit should take account of the coverage of statistical inquiries of larger units in the corresponding branches of economic activity, where they exist, in order to avoid an overlap.

(5) In the case of enterprises which carry out their activities in more than one establishment, the size criterion should, in principle, refer to each of the establishments separately rather than to the enterprise as a whole. Accordingly, an enterprise should be considered to satisfy the size criterion if none of its establishments exceeds the specified upper size limit.

(6) Registration of the enterprise may refer to registration under specific forms of national legislation as specified in subparagraph 8 (3). Employees may be considered registered if they are employed on the basis of an employment or apprenticeship contract which commits the employer to pay relevant taxes and social security contributions on behalf of the employee or which makes the employment relationship subject to standard labour legislation.

10. For particular analytical purposes, more specific definitions of the informal sector may be developed at the national level by introducing further criteria on the basis of the data collected. Such definitions may vary according to the needs of different users of the statistics.

Population employed in the informal sector

11 (1) The population employed in the informal sector comprises all persons who, during a given reference period, were employed (in the sense of paragraph 9 of resolution I adopted by the Thirteenth International Conference of Labour Statisticians) in at least one informal sector unit as defined in paragraphs 8 and 9, irrespective of their status in employment and whether it is their main or a secondary job.

Treatment of particular cases

14. Household enterprises, which are exclusively engaged in non-market production, i.e. the production of goods or services for own final consumption or own fixed capital formation as defined by the United Nations System of National Accounts (Rev. 4), should be excluded from the scope of the informal sector for the purpose of statistics of employment in the informal sector. Depending on national circumstances, an exception may be made in respect of households employing domestic workers as referred to in paragraph 19.

16. For practical reasons, the scope of the informal sector may be limited to household enterprises engaged in non-agricultural activities. With account being taken of paragraph 14, all non-agricultural activities should be included in the scope of the informal sector, irrespective of whether the household enterprises carry them out as main or secondary activities. In particular, the informal sector should include secondary non-agricultural activities of household enterprises in the agricultural sector if they fulfil the requirements of paragraphs 8 or 9.

17. Units engaged in professional or technical activities carried out by self-employed persons, such as doctors, lawyers, accountants, architects or engineers, should be included in the informal sector if they fulfil the requirements of paragraphs 8 or 9.

(continued)

Box 7a (continued)

18 (1) Outworkers are persons who agree to work for a particular enterprise, or to supply a certain quantity of goods or services to a particular enterprise, by prior arrangement or contract with that enterprise, but whose place of work is not within any of the establishments which make up that enterprise.

(2) In order to facilitate data collection, all outworkers should be potentially included in the scope of informal sector surveys, irrespective of whether they constitute production units on their own (self-employed outworkers) or form part of the enterprise which employs them (employee outworkers). On the basis of the information collected, self-employed and employee outworkers should be distinguished from each other by using the criteria recommended in the United Nations System of National Accounts (Rev. 4). Outworkers should be included in the informal sector, or in the population employed in the informal sector, if the production units which they constitute as self-employed persons or for which they work as employees fulfil the requirements of paragraphs 8 or 9.

19. Domestic workers are persons exclusively engaged by households to render domestic services for payment in cash or in kind. Domestic workers should be included in or excluded from the informal sector depending upon national circumstances and the intended uses of the statistics. In either case, domestic workers should be identified as a separate sub-category in order to enhance international comparability of the statistics.

Box 7b. Expert Group on Informal Sector Statistics (Delhi Group)

An international Expert Group on Informal Sector Statistics (Delhi Group), chaired by the Ministry of Statistics and Programme Implementation of India, was constituted in 1997 as one of the “city groups” reporting to the United Nations Statistical Commission. The ILO Bureau of Statistics is a member of the Delhi Group which adopted the following as its terms of reference: (i) to prepare an inventory of existing country practices in the development of informal sector statistics; (ii) to evaluate data collection procedures for informal sector statistics; (iii) to identify problems encountered within data collection procedures and recommend measures to improve response rates and data quality; (iv) to operationalize the international statistical definition of the informal sector in the light of country experiences in implementing the definition; (v) to recommend a minimum data set for informal sector statistics; (vi) to prepare guidelines directed at improving the international comparability of various aspects of informal sector data; (vii) to identify data needs of national accounts with respect to compiling data on gross output, value added, mixed income, etc. of informal sector enterprises; and (viii) to evaluate the usefulness of different sources of data on the informal sector for national accounts and other purposes.

In order to improve the international comparability of informal sector statistics, the Delhi Group has tried to harmonize national definitions of the informal sector on the basis of the framework set by the international definition. The issue was discussed in detail during the third meeting of the Group, and the following recommendation adopted: “Since the informal economy manifests itself in different ways in different countries, national definitions of the informal economy cannot be fully harmonized at present. International agencies should disseminate informal economy data according to the national definitions used. In order to enhance the international comparability of informal economy statistics, they should also disseminate data for the subset of the informal economy, which can be defined uniformly.” The reports of all meeting of the Delhi Group are available at website: http://mospi.nic.in/infsec_000.htm.

For more information about the Delhi Group, refer to the websites: <http://unstats.un.org/unsd/methods/citygroup/delhi.htm> and http://mospi.nic.in/infsec_000.htm.

Limitations to comparability

The international comparability of the indicator is affected by national differences in definitions and coverage. Some of these differences are in line with the recommendations adopted by the 15th ICLS, which conceded some flexibility to countries in defining and measuring the informal economy. The numerical effect of such differences on the data is not always large, as the indicator is typically presented as a ratio, and countries were asked to ensure that the numerator and denominator were identical in coverage. Moreover, efforts have been made to harmonize definitions in cooperation with the statistical agencies of the countries concerned.

Problems with data comparability result especially from the following factors:

- differences in data sources;
- differences in geographic coverage;
- differences in the branches of economic activity covered, as indicated in the “coverage limitation” field of the table notes. At one extreme are countries that cover all branches of economic activity, including agriculture, while at the other are countries that cover only manufacturing;
- differences in the criteria used to define the informal economy, for example, size of the enterprise or establishment versus non-registration of the enterprise or the worker;
- different cut-offs used for enterprise size;
- inclusion or exclusion of paid domestic workers;
- inclusion or exclusion of persons who have a secondary job in the informal economy but whose main job is outside the informal economy, e.g. in agriculture or in public service.

Series 1 and 2 of table 7 use the criterion of non-registration of the enterprise, either alone or in combination with other criteria

such as size of the enterprise, to define the informal economy. As indicated in the definitions that accompany the table, in most cases the criterion refers to the non-registration of the enterprise as a corporation, or to its non-registration with the tax authorities or for statistical purposes. Use of the concept of small or micro-enterprise (series 3 and 4) can lead to an overestimation of the size of the informal economy. In order to draw attention to such differences, countries are grouped according to the concept on which their statistics are based: informal economy, small or micro-enterprises, and other related concepts.⁹

As mentioned earlier, for many countries statistical information on employment in the informal economy is available for urban areas only. Because of national differences in the characteristics that distinguish urban from rural areas, the distinctions between them are not amenable to a single definition that would be applicable to all countries. In the absence of an international standard definition, the information for the indicator is based on national definitions of urban areas established by countries in accordance with their own needs.

The cut-off points for the size criterion differ among countries. However, there are very clear preferences for cut-off points such as “fewer than 5”, “5 or fewer”, “fewer than 10” or “10 or fewer”. While most countries use the same size limit for all branches of economic activity, some use different size limits for different branches. Other differences among countries include whether the size criterion is applied to each establishment or to the enterprise as a whole, and whether it refers to the total number of people engaged or to the number of employees. The criterion of non-registration of the employees of the enterprise is used only by some of the transition economies of Central and Eastern Europe.

National practices concerning the classification of paid domestic workers vary

9. For more details on all concepts, see ILO: “ILO compendium ...”, op. cit.

widely across countries and information sources. Among the countries using labour force or other household surveys for measuring employment in the informal economy, almost as many include paid domestic workers in the informal economy as exclude them. In contrast, countries that use surveys of the production units of the informal or similar sectors tend either to exclude all paid domestic workers or to include only those who consider themselves as self-employed. These differences tend to affect the international comparability of data for women more than for men.

If obtained from labour force or other household surveys, data on persons employed in the informal economy often refer only to those whose main or only job is in the informal economy and exclude those with a secondary job in the informal economy. The number of these people can be quite large in some countries, and it is therefore important to note such distinctions when carrying out cross-economy comparisons.

Despite the reservations concerning international comparisons mentioned above, it is believed that the available information will prove to be useful for analysing the labour market situation and trends over time in countries at the national level.

Trends

Six countries can be compared on the basis of the harmonized definition of employment in the informal economy. (See figure 7a.) Very high levels of informal

economy employment (nearing 50 per cent) are evident in both Ethiopia and India. Informal employment rates are higher in rural than urban areas except in Georgia and the Russian Federation, where rates are relatively low to begin with.

Cross-country comparable time series are available only for the series based on employment in small or micro-enterprises in Latin American countries (series 4). As seen in figure 7b, rates ranged from 32 per cent in Chile to 58 per cent in Nicaragua. Most countries had decreases in the number of persons employed in small or micro-enterprises from 1993 to 2003, with the largest decrease in Mexico (-14 percentage points). Meanwhile, Honduras and Venezuela experienced an increase of a similar magnitude (+16 percentage points each).

Although rates should not be compared among countries when looking at the series based on national definitions, it is possible to assess how informal economy employment has changed over time in the same country. Figure 7c shows that rates decreased significantly from the earliest to latest year of data availability in Ethiopia and decreased only slightly in Benin, Mexico and Ukraine. On the other hand, rates increased significantly in Kazakhstan, Kyrgyzstan, Lithuania and Mali while increasing to a lesser degree in Brazil, Latvia and the United Republic of Tanzania.

Figure 7a. Employment in the informal economy (harmonized definition) as a percentage of total employment, latest years

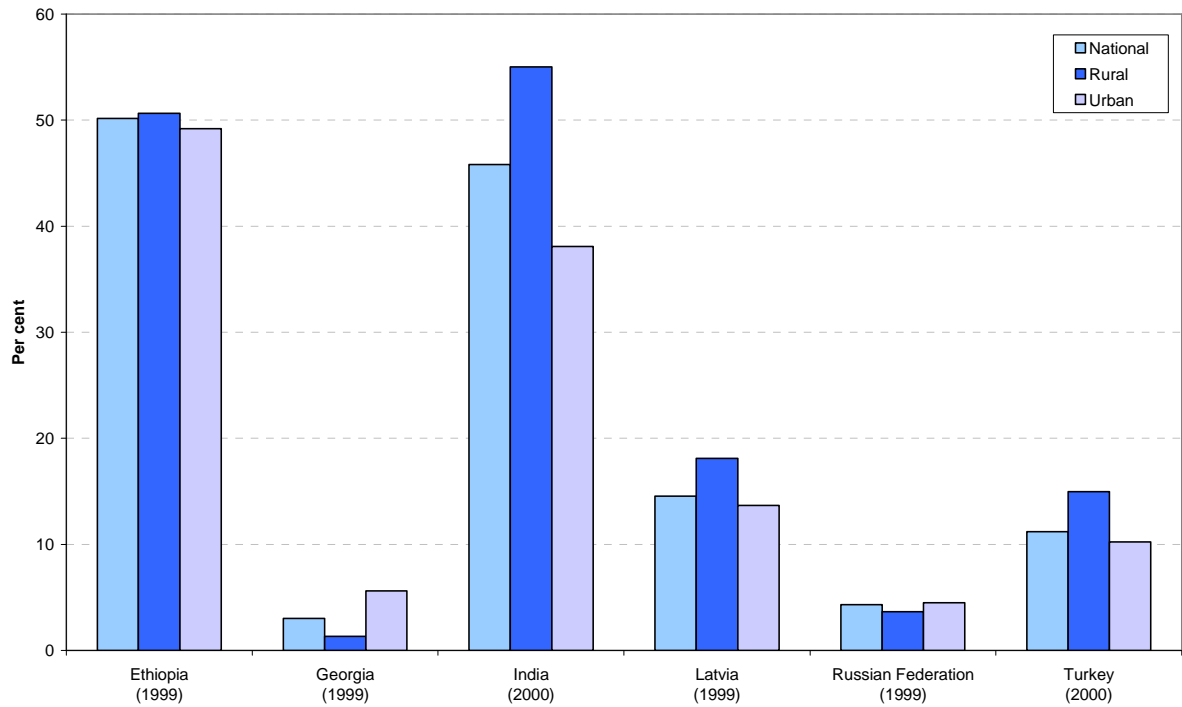


Figure 7b. Persons employed in small or micro-enterprises as a percentage of total employment, 1993 and 2003

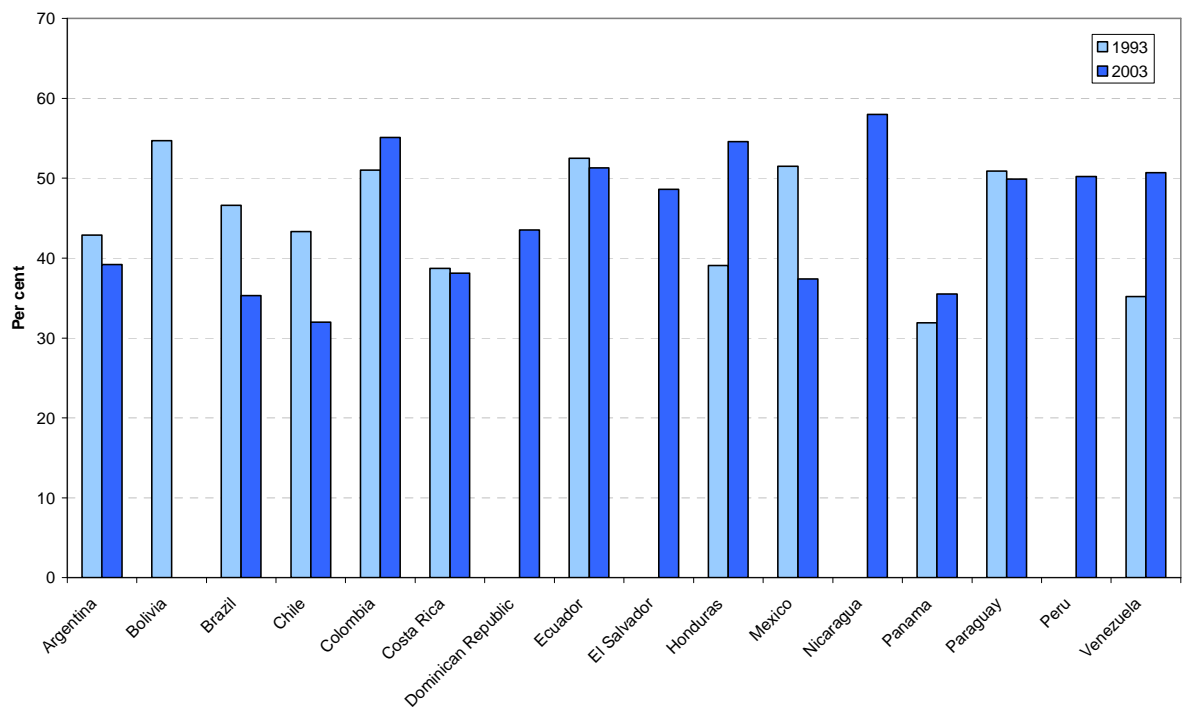


Figure 7c. Percentage point change in employment in the urban informal economy (national definitions), earliest to latest years

