
Handling The Day-To-Day Problems Of Informal Workers



**Organising In The Informal Economy:
Resource Books For Organisers**

Number **3**

This series of resource books on Organising in the Informal Economy was written in response to requests from unions and associations for practical ideas on how to go about organising workers in the informal economy. It is an attempt to share more widely the experiences of those already organising informal workers.

The project was initiated by the International Coordinating Committee on Organising in the Informal Economy (ICC) composed of representatives from the Self-Employed Women's Association (SEWA) of India, StreetNet International, Ghana Trades Union Congress (GTUC), Nigeria Labour Congress (NLC), HomeNet South East Asia, Confederacion Revolucionario de Obreros y Campesinos of Mexico (CROC) and the General Federation of Nepal Trade Unions (GEFONT).

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Published by: StreetNet International and WIEGO

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www.wiego.org

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Acknowledgements

Thank you to all the many workers, organisers and their organisations who contributed, directly or indirectly, to the production of this series of books. Special thanks are due to Pat Horn, StreetNet International Coordinator, for her valuable advice and feedback throughout the process, and Crystal Dicks formerly of the International Association of Workers' Education Associations (IFWEA) who assisted with the planning of the books. Our grateful thanks as well go to staff members at StreetNet International, the Development Institute for Training, Support and Education for Labour (DITSELA) and Women in Informal Employment: Globalizing and Organizing (WIEGO). Finally, we are very grateful to the Ford Foundation for providing the funds to StreetNet International to produce the books.

Photo Acknowledgements

Cover: Demetria Tsoutouras, Small group meeting, India

Overview: Leslie Tuttle, Home worker making beads, Thailand

1. Jeeva Rajgopaul: Vendors harassed, South Africa
2. ZCIEA: Small group meeting, Zimbabwe
3. LEARN: Taxi problem, Philippines
4. Chris Bonner: Waste Picker, Argentina
5. AZIEA: Rebuilding stalls after destruction by authorities, Zambia
6. Chris Bonner: Health Education in the Streets, SEWA, India



Overview

Organising in the Informal Economy: Resource Books for Organisers

The Books

There are six books in the series:

1. Recruiting Informal Workers into Democratic Workers' Organisations
2. Building and Maintaining a Democratic Organisation of Informal Workers
- 3. Handling the Day-To-Day Problems of Informal Workers**
4. Collective Negotiations for Informal Workers
5. Handling Disputes between Informal Workers and those in Power
6. Collective Action for Informal Workers

The Aims

This series of resource books aims to assist anyone who has the task of organising workers in the informal economy. It hopes to give organisers practical ideas on what needs to be done and how to do it.

Using the Books

The resource books provide ideas, guidelines and examples that you can draw upon when organising informal workers.

Use them:

- **as an organising guide:** draw on the ideas, checklists and experiences
- **for information:** read, and share your knowledge with others
- **to generate ideas:** create new ways of doing things
- **as a planning tool:** use the steps and strategies to help you plan
- **to educate and empower:** in informal discussions, workshops or training sessions.

Three key organising principles

- Win real, immediate concrete improvements in workers' lives
- Give workers a sense of their own power
- Alter power relationships

“Be passionate, committed, innovative and creative in your efforts toward the organisation and mobilisation of workers in the informal economy”.

(Kwasi Adu-Amankwah, Secretary-General of Ghana Trades Union Congress, September 2006, addressing the ICC Conference on Organising in the Informal Economy)

**Issues and Challenges:
Informal Workers in Different Sectors**

Sector / group	Priority issues	Organising challenges
Street, market vendors and hawkers	Right and space to vend Facilities- storage, shelter, toilets, water Protection against police harassment Safety and security Competition –protection against bad effects Access to credit	Not regarded as workers by selves and others Controlled by politicians, “mafia” Fear of harassment by authorities, police Competition amongst selves and formal sector Time spent on organizing means loss of income No forums for bargaining
Home-based workers	Equal income, benefits as factory workers Identifying employer End to exploitation by middlemen Access to regular work Access to markets (own account) Access to credit (own account)	Isolated in homes, invisible Time-double burden of work and home care Fear of losing work Restrictions imposed by religion, culture Children working Unprotected by labour law or disguised status
Garment workers	Living wage Right to Organise Excessive overtime Security of employment	Women workers are seen as ‘seasonal’, ‘supplementary’ wage earners Harassment of trade unions Often small workshops

Waste pickers and recyclers	<p>Access/right to recyclable waste</p> <p>Integration into municipal systems</p> <p>Work higher up the recycling chain</p> <p>Fair prices for recyclables</p> <p>Recognition and improved status</p> <p>Health and safety</p> <p>End to exploitation by middlemen</p>	<p>Low status and self esteem</p> <p>Fear of losing work</p> <p>Fear/dependency on middlemen</p> <p>Competition amongst selves</p> <p>Time to meet means loss of income</p> <p>Child labour</p> <p>Not protected by labour law</p>
Agricultural, forestry and fish workers	<p>Right to land and land use</p> <p>Right to natural resources</p> <p>Regular work</p> <p>Access to resources and equipment</p> <p>Access to credit and markets</p>	<p>Scattered locations</p> <p>Isolated and far distances</p> <p>Child labour</p> <p>Not protected by labour law</p> <p>Seasonal or intermittent work</p>
Domestic workers	<p>Recognition as workers</p> <p>Protection against dismissal, abuse</p> <p>Freedom of movement</p> <p>Freedom to change jobs (migrant)</p> <p>Less hours, more rest</p> <p>Better living conditions</p>	<p>Isolated and invisible in homes</p> <p>Fear of employers and losing jobs</p> <p>Dependency on employer for housing etc</p> <p>Not protected by labour law</p> <p>Lack of time: long hours</p> <p>Fear of authorities (migrant)</p>
Transport workers (urban passenger)	<p>Access to routes and passengers</p> <p>Protection against harassment</p> <p>Health & safety/ accident protection</p> <p>Parking and facilities</p> <p>Petrol and spares prices and fares</p> <p>Competition-protection against bad effects</p>	<p>Mobility</p> <p>Competition between selves and formal sector</p> <p>Control by politicians, “mafia”</p> <p>Threats by employers</p> <p>Fear of harassment by police/ authorities</p> <p>Time for organizing means loss of income</p>
Women workers all sectors	<p>Safe and affordable child care</p> <p>Income protection during/after childbirth</p> <p>Physical security</p> <p>Sexual harassment protection</p> <p>Equal income for equal value work</p> <p>Access to higher income earning work</p>	<p>Fear and lack of confidence</p> <p>Cultural and religious barriers</p> <p>Often in scattered locations</p> <p>Dominated by men in sector</p> <p>Lack of time</p> <p>Child care and home care</p>
All sectors	<p>Better and more secure income</p> <p>Improved working conditions</p> <p>Social protection</p>	



1. Introduction

In this Book

You will find a step-by-step guide on the process you need to follow when an individual member comes to you for help with a problem. The book looks at how you can decide what type of problem it is so that you can take appropriate action. It highlights problems caused by competition for resources between informal economy members, and by unequal power relations between men and women members. It suggests some possible ways for you to help resolve member-to-member conflict. The book emphasises the importance of successfully solving day-to-day problems, and the role this plays in mobilising members and strengthening organisation. At the end of the book are learning activities. Use these to practise dealing with problems, in discussions with members and to help train other organisers.

Many different problems

In all sectors of the informal economy, workers face many different problems. Their lives are difficult at work, and very often at home. They

will expect you, as an organiser, to help them deal with their issues and solve their problems. Their expectations of what the organisation can, and should, do will be high.

From the minute you start recruiting, and at all stages in organising, you need to be prepared to deal with workers' problems, big and small. Taking up worker problems, and making improvements in their lives, is the key to building strong workers' organisation.

Sometimes you may feel that you are wasting your time on small issues, when you have much bigger, and what seem like more pressing things to tackle. Think again! Assisting workers with their day-to-day problems means putting into practice the three key organising principles:

- Win real, immediate concrete improvements in workers' lives
- Give workers a sense of their own power
- Alter power relationships



2. Guidelines For Handling Problems

You and your organisation will need to develop guidelines on what issues you can assist workers with. Can you deal with a worker's divorce case? Will you agree when a member asks you to threaten a traffic cop or other law enforcers who regularly demand bribes? Is it your duty to intervene when the husband of a women vendor beats her? Because work and home often intersect for informal workers, they will approach you, not only on work issues, but also with a wide range of concerns. You will need to know when and how you can help, and when and how to say "no" if you cannot assist. You will need the skill to do this in a sympathetic and constructive way, at the same time directing workers to where assistance is available, or advising how they can help themselves.

You will need to assess when you can quickly deal with the issue yourself; when you need to take it up with the help of others; who can assist you or the worker; and when it needs an organisational discussion. You will have to decide if it is an individual issue or an issue for collective negotiation. You will need to assess whether it is a problem that many workers feel strongly about and could therefore be used strategically as a mobilising tool.

Organiser guidelines

When dealing with workers' problems

- Be a good listener
- Be tactful and understanding- show sympathy
- Be probing-get true facts
- Be patient-allow time
- Be sensitive to gender differences
- Be honest about what you can do
- Be clear in what you will do
- Be open to advice and actively seek it
- Be calm-diffuse the anger and/or fear of members



Experiences: Some day to day problems

Be prepared to handle problems like these:

- Sexual harassment
- Corrupt officials and requests for bribes
- Underpayment of, or deductions from, wages
- Underpayment or refusal to pay for goods
- Overcharging for supplies, services and facilities
- Dismissal or loss of work
- Threats/fear of deportation
- Traffic and “illegal” trading fines
- Accidents
- Confiscation of goods
- Accusations of stealing
- Competition and disputes with other workers
- Ill health e.g. HIV/Aids
- Inability to open a bank account
- No credit or loan facilities
- Rivalry around vending sites
- No identity document
- No trading license
- Stealing of recyclable waste collected
- Pressure to support politicians
- Refusal to supply materials and equipment
- Undercounting of piece work
- Harassment by police and authorities
- Personal legal issues such as divorce
- Domestic violence
- Childcare

And many more.....



3. Steps In Dealing With Worker Problems

Step One: Hear the story

Before you decide what to do you will need to get an overview of what the issue or problem is all about, and decide an initial course of action.

- Get the story from the worker. Let her tell it in her own way. Listen carefully and be sympathetic
- Ask probing questions to get to the bottom of the story. This will help you make an initial assessment of the problem and possibilities

Step Two: Analyse the situation

Now make your initial assessment to help you decide on your strategy, and the next step you need to take.

Try to establish what kind of a problem you are dealing with. There are two major categories of problems. You will need to deal with them differently.

- Individual problem:
You will assist or represent the individual worker.
- Collective problem:
You /your organisation will represent workers collectively through negotiation and other forms of collective action.

And, there is a third category:

- Individual problems that apply to many other workers:
You will represent the individual and/or take up collectively, depending on the circumstances.

Use the checklist below to help you think through what type of a problem you are dealing with. You may not have the full answer at this stage but it will alert you to possibilities. It will help you decide on an initial course of action, and help you prepare for Step 3 below.



Check List 1:

What kind of problem is it?

Is it an individual problem?	✓
Is it a personal problem that needs a bit of sympathy?	
Is it a problem that the worker should be encouraged to handle herself?	
Is it a personal problem that you can immediately refer to another person or organisation?	
Is it a personal problem you can immediately help with yourself?	
Is it a work problem that you can help sort out with the individual or advise her how to do so herself?	
Is it a problem that you need to take up with an employer or authority?	
Is it a complex problem that you need to discuss with others?	
Is it a problem between two individual members?	
Is it a problem that you are unable to help with?	

Is it a collective problem?	
Is it a work problem affecting not one but many workers?	
Is it a problem you can resolve through discussion with workers?	
Is it a problem that you need to take up with employers or authorities through negotiations?	
Is it a problem that should be taken up through your regional or national structures?	
Is it a problem where you should refer workers to another organisation for assistance?	
Is it a problem between workers themselves?	
Is it a problem that workers can sort out for themselves?	
Is it an individual problem that is also collective?	
Is it an individual problem that if successfully resolved is likely to help other workers?	
Is it a problem that comes from an individual but applies to a group?	
Is it an individual problem that has the potential for collective action later?	
Is it a collective problem that you should refer for a national campaign?	
Is it an individual problem whose resolution could cause problems for other workers?	

On the basis of your analysis, decide on an initial course of action. Can you assist the worker to help herself? Can you deal with it quickly and informally? Will you need to discuss it with other workers and refer it for collective attention? Will you assist the worker individually, but remember to take up the issue with other workers who potentially have similar problems? Will you be unable to help and need to explain this to the worker?



TIP: Encourage workers to do things themselves rather than rely on you to do it for them. Empower workers by providing know-how, information and support. Help build individual and collective self-reliance amongst workers.

Step Three: Probe more deeply

You may be able to quickly and informally decide on what to do and successfully solve the problem without further action. Or you may at this stage refer it for collective action locally, or through your regional or national structures. If you decide that it is an individual or small group problem, and, if you cannot resolve the issue or problem informally and quickly, then you need to go more deeply into the matter. Take a systematic statement from the worker and make careful notes. Use the checklist below to help you structure your questions and prepare the statement.



Check List 2:

Recording a problem-the Six “W”s +1

1.WHO is involved in the problem?	✓
Record all the people or institutions involved in the problem/issue	
Take down where to find them (home or work address), how to contact them such as telephone/cell phone number, e-mail address	
Record other relevant facts about the person or institution such as family status or employer	
2.WHEN did the problem occur?	
Record when it started, and for how long it has been present	
Record dates and times of incidents	
3.WHERE did the problem happen?	
Record the exact place. At home, in the community, at the workplace, on the road	
4.WHAT happened?	
Listen to the story again	
Try and extract the key facts	
Make sure you get the true facts- ask probing questions	
Write down the key facts once you have established what they are	
Establish the reasons for the problem, incident or issue	
Note any facts that need verifying	
Note any areas where you need to find out more	

5.WHY is this a problem?	
Find out how the worker and/or family is affected	
Establish how severe are the consequences	
Check whether worker or human rights been violated	
Check whether laws, rules, practices have been breached	
Note where you need to find out more about laws and regulations	
6.WANT: what is needed to correct the problem?	
Clarify what the worker wants	
Discuss what s/he sees as a solution, and what role s/he sees for the organisation	
Formulate a demand where appropriate	
CHECK AGAIN	

Step Four: Find out more

Before taking action you may need to do some more research.

- Verify the story/facts with others. This could be with witnesses, with others in similar situations, with other people involved.
- Check on laws, rules, regulations, practices that affect the issue.
- Find out who you should approach to resolve the problem.
- Find out more about the person or institution you need to approach. What is her attitude? What has happened in previous dealings with the institution, person or authority? What do other workers say?
- Talk to others and read about similar experiences. How did other workers resolve such problems?
- Take advice. Consult your colleagues, leaders, members. Make sure that helping one worker won't cause a problem for others!

The following table gives examples of laws, regulations or agreements to check on before you take action. For workers with an employer and a workplace problem, always check the labour laws. For those working on their own account, the first place to look is often local government regulations and by-laws.

What to check: laws, regulations and agreements

Problem	Who	What to check
Individual harassed by police or local authority officer	Street/market vendors, waste pickers/recyclers, taxi drivers	Spatial planning policies Local by-laws and regulations e.g. recycling of waste, health, confiscation of goods Agreements in force Custom and practice Recent changes to policy and practice National laws, regulations, agreements applicable
Worker was not paid for overtime worked	Casual or temporary workers, workers employed by informal businesses	Labour law Collective agreements in the industry or with employer Available dispute procedures
Person supplying work made deductions from worker's payment because of "poor quality"	Homeworker working on piece rates	Labour law Collective agreements in the industry National policy on homeworking
Employer, supervisor or fellow worker sexually harasses women worker	All sectors, especially casual/temporary workers, domestic workers, women waste pickers and vendors	Constitution Law on sexual harassment and legal precedents Labour law Workplace policy Guidelines from women's organisations
Local authority "police" confiscate a vendor's goods. She has to pay to get them back	Street vendors, hawkers, waste pickers	Local by-laws and regulations concerning confiscation Agreements in force Custom and practice Recent changes to policy and practice Legal judgments/precedents
Worker lost her job and is scared she will be deported	Domestic workers, seasonal agricultural workers, migrant workers on contract	Labour law Immigration laws National policies Contracts with agencies Contracts with employers Legal precedents

Step Five: Decide what to do

You should now be in a position to put everything together and, with the worker and the backing of your organisation, take a final decision

on what to do. Build on your initial analysis of the problem in Step Two above.

At this stage you may decide to:

- Refer the worker to a person or institution that can deal with the problem better than you. You will need to talk this through with the worker and provide information, support and encouragement. For example, you may need to write a referral letter or make a telephone call to arrange a consultation. Ask the worker to report the results to you. Make her feel that you are still concerned.
- Tackle the issue directly and informally, such as by having an informal discussion with a person violating a right or acting unacceptably.
- Tackle the issue directly but more formally. This could involve putting forward demands to the relevant authorities or to the perpetrator. It could mean confronting an individual, arranging a meeting, writing a letter or making a telephone call. You would then need to take the necessary follow up actions.
- Take up the issue as a collective organisation issue. This means mobilising support amongst members and bringing them in as participants in a collective struggle. This could involve using available formal procedures such as an agreed negotiating forum, a grievance or disputes procedure or collective action. It may be an issue that you need to take up nationally through your own organisation, and in alliance with others.
- Take up the issue for the individual, and prepare to take up as a collective issue as well. You may resolve the immediate problem for the individual, but the issue needs widespread and long-term solutions. It requires a collective approach. This is a very common situation, and one that a creative organiser can build on and use to mobilise workers. Again these may be issues that need to be tackled at a national level. Examples might be insurance against death and ill health, banking and other financial services.
- Drop the issue because the organisation cannot deal with it. It could be against policy; it could be an unreasonable demand; it could be

something that is not winnable and without educative value for the organisation. If you take this course of action remember to be firm but sympathetic and positive. Try and suggest alternative routes to resolving the issue.



4. Taking up the Problem

What they did do?

Here are some stories about what organisers did to help resolve day-to-day individual worker problems. Use them to get ideas of what you can do and how to do it.



Experiences: Taking up individual problems

Domestic worker underpaid

The story

When Maria Gomez, a household/domestic worker, counted the cash handed to her by her employer at the end of the month, she found her wages were short. She felt a bit scared, but went to her employer and asked her why. Her employer reminded Maria that she had taken a day off to go to the doctor. She would not pay Maria for that day.

Maria is a new member of the union. She approached Samantha, the organiser, and asked how she could get her money. She felt that she was entitled to it because she had never before taken a day off to go to the doctor, or been off work sick.

What the organiser did

She listened to Maria, took a clear written statement and then went off to do her research. As Maria is an employee, she first went to check whether or not domestic workers fell under national labour law. She also checked whether there were any local or municipal laws covering domestic workers. She found that domestic workers fell under national labour law, but with restricted rights. She established that domestic workers were entitled to 7 days paid sick leave a year. As Maria had never taken any sick leave, she should have been fully paid for that day.

The organiser and Maria agreed that Maria should first try and solve the problem with her employer. This would avoid informing the employer about her union membership. But if this did not work, they would consider an approach by the organiser. Maria and Samantha spent time preparing. They rehearsed what Maria would say and how to say it. Feeling more confident, Maria approached her employer, who agreed to pay her.

Street Vendor's goods are confiscated

The story

Bala sells cell phone covers and chargers on the streets of Kolkata. He does not have a license yet, and has to move from site to site to avoid municipal police, and because other hawkers often chase him away. One day, the police caught him. They approached him roughly, kicked his goods and then walked away with them.

Bala is a member of the local association of street vendors. He is not a very active member, but has stayed in the association in case he meets trouble. He approached Sharit, the association organiser, and asked for help to get his goods back.

What the organiser did

Sharit listened carefully to the story and took down a detailed statement. He decided that this was an important issue. It involved an individual, but was an issue that affected all the hawkers. It was also an issue that was dividing workers, as those with licenses were actively victimising those without (often the poorest workers, and many women).

Sharit consulted with his colleagues and with a local NGO that specialised in giving advice to informal workers in the city. They gave him information on policies and municipal by-laws dealing with licenses and confiscation of goods. They gave him information on similar cases they had taken up and won against the municipality. Bala, with members, association leaders and in consultation with the NGO, decided:

1. To make an informal approach to the municipal officer responsible for confiscation and release of goods. They wanted to secure the release of the goods free of charge, and to see if they could hasten the process of obtaining a license for Bala.
2. If this failed, they would draw on the association's welfare fund to pay half of the fee required for the release of Bala's goods.
3. The association would mount a campaign, with the support of the NGO, to try and force

the municipality to provide more, and better, serviced sites, speed up the process of licensing, and to scrap the system of goods confiscation.

The informal approach failed because the official concerned demanded a bribe, so they paid the fee and Bala got his goods back. The campaign resulted in a formal negotiation between the association and the municipality. This is still ongoing. The campaign helped the association recruit many new members and begin to build unity between licensed and unlicensed vendors.

Home-based worker wants a loan from the union

The Story

Nandi sews children's dresses in her home. She sells the goods to her friend who has a stall at the central market in Maseru, Lesotho. Her sewing machine was giving trouble. She needed to urgently purchase a new one; otherwise she will not be able to work and to eat. When she joined the union a year ago the organiser told her that the union could help her with any work problem. She should just come to the office and her problem would be sorted out. She decided to go there now.

What the organiser did

The new organiser, Neliswa, listened sympathetically to Nandi's request. She asked where she got the information about the union services. Now she had a problem. The union did not give out individual loans. It could not afford to do so. It was busy negotiating with a micro finance scheme so that women like Nandi would have access, through the union, to small loans to buy equipment. In the meantime, how could she help Nandi?

She decided to be honest with Nandi and explain the position of the union. She also apologised to Nandi for the incorrect information given to her. Fortunately, she had a list of micro finance agencies that specialised in loans to own account workers. She was able to recommend an NGO that ran such a scheme, and charged low interest rates. She wrote a letter to the NGO explaining Nandi's situation and recommended that they help her. She also phoned to tell them that Nandi was on her way.

Nandi was able to get a small loan and buy her sewing machine. She has repaid the loan and has managed to expand her sales due to the quality of her goods. Many of her friends have now joined the union.

Death in the family: What can the organiser do?

The story

When Clarence, a pedicab driver in the Philippines, lost his wife he did not know what to do. He had no insurance policies and no savings. His brother had buried two children recently and could not provide him with a loan. He decided to approach Fernando, the leader/organiser of his local drivers' association, for help.

What the organiser did

Clarence explained his problem. Fernando listened sympathetically. He expressed his condolences and said that the association was there to help members in such a situation. He reminded Clarence that the association collected contributions from members when one of their colleagues lost someone dear like a wife or child. The only thing required was proof of death, such as a death certificate. The collection would start today. In the meantime the association would provide a contribution and loan from its emergency fund to help Clarence arrange the funeral.



5. Dealing With Conflict Amongst Members

Informal workers, especially own account workers, often compete with each other over resources such as trading sites, recyclable materials, transport routes, contracts and so on. Problems also arise from unequal power relations between men and women such as when one member sexually harasses another, or when a member uses his power to take the best resources. This makes it difficult to build and maintain organisations that are based on solidarity and common interest. It means that organisers and leaders are frequently called upon to solve problems between two or more members.

What can you do?

This is not easy. Unless it is an emergency situation, such as a fight, you will need to carefully assess the situation before you intervene. You will need to dig out the true reasons for the conflict. Here are some ideas.

Preventing conflict

- Education, formal and informal, on principles and values

- Education, formal and informal, on gender equality and sexual harassment
- Organisational policies on competition, sexual harassment, violence
- Training leaders and workers to deal with conflict amongst members

Handling conflict

- Calm down the members. Separate them if necessary
- Try not to let things escalate. Suggest time and space for the members to “cool off”
- Listen and record both sides of the story. You will probably have to do this separately
- Dig out the true story. This will mean asking probing questions. It will mean doing additional research for yourself and talking to other workers
- Be objective. Do not take sides or be seen to take sides initially
- Be calm. Don't become angry or bring your own feelings into the situation
- Make an honest assessment of the situation
- Decide if the conflict is work related, personal or organisational
- Decide how to go about helping to resolve the conflict: Do you need to draw in others? Can you use organisational policies and procedures? Can you be a bridge between the members? Can you get them to:
 - Discuss and resolve the problem themselves
 - Agree to follow an existing organisational policy, rule or procedure
 - Agree to work out a long-term solution to the problem
 - Agree that the organisation will work collectively on the issue causing the problem e.g. it could arise from regulations and laws
 - Find a compromise
 - Apologise to each other
- Where it is obvious that someone is wrong, be firm and say so. This is risky, but is often necessary. Show your leadership qualities!
- As a last resort initiate disciplinary action in terms of the organisation's procedures



6. Providing A Service

Some organisations provide services that can help workers with individual problems. There are many examples such as services to help with legal, HIV/AIDS, healthcare, childcare and financial problems. This is something to think about as your organisation grows, as it means workers can get help directly from their organisation. However, where your organisation provides services, don't get into the habit of merely handing over. Keep involved. You are the person who the member approached and you need to ensure that the problem is dealt with in a satisfactory way. Show interest and care. Perhaps you could suggest that the services are organised through a member cooperative? In this way your members will own, run and benefit from their own service provision.



Experiences: Providing a service

Legal service in Colombia

“The informal economy workers joining the CGT, like its other members, also have access to our legal services if they have a problem. We provide support, for example, to street vendors moved on by the police; offer help with sorting out identity papers; provide legal advice on disputes that are not work-related (divorce, ...), and so on”.

(Myriam Luz Triana, National Finance Secretary and head of women’s affairs at the Colombian General Workers’ Confederation (CGT), ITUC OnLine...107/190607)

HIV/AIDS programme and service in the Democratic Republic of Congo

The National Union of Congolese Workers (UNTC) runs an HIV/AIDS programme. It has trained 45 UNTC employees and 400 members to work as peer educators. “ We have also taken our fight against AIDS into the informal economy. We tell informal economy workers about the centres they can go to for testing or treatment. The UNTC peer educators can provide them with condoms and antiretroviral drugs (ARV); we explain to them that ARV drugs have to be taken for life”.

(Marie Josée Lokongo Bosiko, Vice President of the UNTC, ITUC OnLine, 40/270807)

A cooperative health clinic in Nepal

The General Federation of Nepalese Trade Unions (GEFONT), with formal and informal members, launched a Health Co-operative Clinic. The initial share capital was 100 000 rupees, made up of 500 individual worker shares and a 50 000 rupee GEFONT subsidy. Coop members contribute monthly for running costs, and GEFONT contributes 10%. The unions collect the member fees and GEFONT assists the Cooperative Executive Committee with bookkeeping and management. The Coop has a clinic and pharmacy at GEFONT headquarters, employing one part time doctor and a pharmacist. It has an agreement with a local hospital for secondary health care referral. Coop members and dependents pay less for their consultations than the market rate when they are sick, and get discounts at the pharmacy. The hospital also provides discounts for members. The Cooperative has successfully delivered services and the federation is considering expansion and improved services.

(Umesh Upadhyaya, GEFONT, 2005)



**Learning
Activities**

Activity 1: Solving day-to-day problems

Aim

To help you analyse problems and decide on appropriate action.

Task

1. Individually or in pairs, fill in the table below, 1-5. Use Checklist 1 to help you describe the type of problem. Remember there are 3 main categories: individual, collective and individual-collective.
2. Add common problems from your own members

Problem	Problem type	Suggested action
1. A women farm worker complains that her supervisor sexually harassed her.		
2. A vendor complains that someone stole his goods during the night. He believes it was a fellow worker.		
3. A woman member confides in you that she might be HIV positive, and wants to know what to do.		
4. A taxi driver says he earns too little and wants you to approach the taxi owner for more money. The taxi owner employs 12 drivers.		
5. A homemaker making footballs says that the middleman deducted half her wages claiming that her quality was poor.		
6.		
7.		



Learning Activities

Activity 2: Interviewing a worker with a problem and taking a statement

Aim

To help you improve your skills in interviewing workers and taking statements.

Task

You are going to role-play a discussion/interview between an informal worker with a problem and an organiser.

1. Work in groups of three.

Person 1: is a worker with a problem.

Person 2: is an organiser who has to interview the worker and take a statement.

Person 3: is an observer and assessor.

Decide who will play what role

2. Work on your own for 10 minutes.

Person 1: decide on what your problem is, and how you will present it to the organiser

Person 2: plan what questions you will ask in order to take a statement

Person 3: decide what you will look for in an organiser who effectively deals with a worker problem and takes a good statement.

3. Role-play the discussion/interview for 20 minutes. The observer should take notes.

4. Assess the discussion/ interview. Observer, present your observations and assessment to persons 1 and 2. Worker and Organiser, how did you perform?

5. All groups come together. Discuss the key lessons.

Resources and References

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www.domesticworkersrights.org

www.gefont.org

Resource Centre

The Development Institute for Training, Education and Support for Labour, DITSELA, in South Africa has a large collection of local and international trade union education materials. These were used extensively in preparing the books. For access to these resources contact info@ditsela.org.za

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