









# Survey of Professional Organizations Representing the Informal Economy Actors (IOPREI) in Luanda, Angola



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# **PREFACE**

The informal economy is the daily reality for about six out of ten workers and four out of five businesses worldwide. Over 8.5 million people are estimated to be informally employed in Angola. The Covid-19 pandemic has brought to light the high vulnerability and risks faced by communities and drawn attention to the need for effective and more sensitive public policies in this area, which facilitate the transition to formality by considering the specificities of the different groups of workers in the informal economy.

There has been growing interest in the informal economy in Angola, leading to the implementation of the Government's Programme for the Reconversion of the Informal Economy (PREI). However, research on the effects of the pandemic on the country's informal economy is limited. The study entitled 'Confronting the Socioeconomic Consequences of Covid-19 in Angola: prospects and policy responses to an evolving multidimensional crisis' - conducted by the United Nations Development Programme (UNDP) and the World Bank in 2020 - noted, among other recommendations, the need for more in-depth research into the effects of the pandemic on the informal economy.

Within this context, the Survey of Professional Organizations Representing the Informal Economy Actors (IOPREI) in Luanda - conducted by the National Institute of Statistics (INE) in partnership and coordination with the UNDP and the International Labour Organization (ILO) - seeks to address this need for a better understanding of the informal economy by giving voice to thousands of people who work in this setting daily.

The analysis is based on ILO Recommendation 204 (2015), which provides guidelines to promote the transition from the informal to the formal economy with a view to enhanced economic inclusion of workers, recognition of their fundamental rights and promotion of decent work.

The findings of the study show that Covid-19-related constraints harmed the people working in the informal economy, including through decreased economic activity and corresponding income. This report shows that financial inclusion is a challenge in the transition toward the formal economy, which implies the need to foster access to education, financial literacy, banking and financial services, and the use of digital tools, as well as the capacities of the organizations representing the informal actors.

The study highlights the urgency of extending social protection to workers in the informal economy by reforming the social security system in a way that allows for greater adherence through constant social dialogue. There is little awareness of both the current social security system and its benefits, which contributes to the limited coverage of the system and exacerbates the vulnerability of people, in the event of economic shocks, particularly women and youth.

the survey reveals inequalities in education and gender levels that further compound the vulnerability of informal female workers in accessing banking and financial services, business management and social security coverage, among others. As women account for the largest group of informal workers in Angola, at national and provincial levels, it is paramount to integrate gender equality and women's empowerment principles into the strategy for the transition from the informal to the formal economy.

We wish to thank the INE, the African Development Bank (AfDB) for the co-financing of the study, the ILO office for Angola, the Democratic Republic of Congo, Republic of Congo, Gabon, Central African Republic and Chad for the partnership, as well as all those who made the study possible, in particular the informal workers who gave up some of their valuable time to collaborate on the survey. We hope that the findings presented here may promote active social dialogue with stakeholders of the informal economy, as well as guide inclusive and gender-sensitive policies to accelerate the transition from the informal to the formal economy inclusively and equitably.

#### **Edo Ferdinand Stork**

#### Nteba Soumano

UNDP Resident Representative in Angola

Director of the ILO Country Office for Angola, Democratic Republic of Congo, Republic of Congo, Gabon, Central African Republic and Chad

## **ACKNOWLEDGEMENTS**

As part of the National Strategy for the Development of Statistics and its annual activity plans for the years 2021 and 2022, the National Institute of Statistics (INE), in coordination with the United Nations Development Programme (UNDP) and the International Labour Organization (ILO), conducted the Survey of Professional Organizations Representing the Informal Economy Actors (IOPREI) in Luanda.

With the completion of this survey, for the first time, Angola is part of the list of countries that have already done so, and its results will provide the necessary information for the country, mainly in the field of informal economy.

INE is particularly grateful to the UNDP and the ILO for the financial and technical support provided to all the entities and wishes to highlight the commitment of the UNDP and INE officers, the representatives and members of the organizations representing the informal actors, the field researchers (supervisors, interviewers and drivers) and all those who directly or indirectly assisted in making this operation a reality, and acknowledges and congratulates the effort and performance of all the stakeholders, whose participation was essential to the success of this statistical operation.

We thank all those who transformed the operation into its final product, from the Provincial Government of Luanda, the Police, the Municipal and Communal Administrations, and the informal markets.

Luanda, May 2023

José dos Santos Francisco Calengi

General Director of the National Institute of Statistics (INE)

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#### **ACRONYMS**

**BNA** National Bank of Angola

**CAE** Classification of Economic Activities

**CAPI** Computer Assisted Personal Interviewing (Entrevista Pessoal Assistida por Computador)

CSPRO Survey Processing System

IEA Angola Employment Survey

ILO International Labour Organization

INE National Institute of Statistics

INSS National Institute of Social Security

IOPREI Survey of Professional Organizations Representing the Informal Economy Actors

OIT International Labour Organization

PREIInformal Economy Reconversion ProgrammePREIPrograma de Reconversão da Economia Informal

**UNDP** United Nations Development Programme

# **EXECUTIVE SUMMARY**

This report presents the results of the Survey of Professional Organizations Representing the Informal Economy Actors (IOPREI) in Luanda, Angola. The survey was conducted by the National Institute of Statistics (INE) in partnership with the United Nations Development Programme (UNDP) and the International Labor Organization (ILO) from July to September 2022, after a wide consultation process with several organizations about the objectives and methodology of the study, including conducting pilot tests before data collection.

In Angola, there has been a growing interest in the phenomenon of the informal economy, leading to the approval and implementation of the Informal Economy Reconversion Program (PREI). However, recent research on the effects of the COVID-19 pandemic on the informal economy in Angola has been limited<sup>1</sup>.

IOPREI was carried out through a sample of more than 11,000 units, aimed at organizations representatives of the informal economy in the province of Luanda. For each organization selected, it was necessary to identify its manager and members, who participated in the semi-executive interviews.

The main objective of this survey was to give voice to the women and men who work in the informal economy and to investigate possible solutions that might encourage an inclusive and equitable transition from the informal economy to the formal economy.

### Major findings

- The survey includes 19 organizations, 19 representatives and 11,010 people aged 15 years and over;
- About half (50.2%) of the respondents are men and 49.8% are women;
- The age groups 25-29 years and 30-34 years account for the highest percentage of respondents;
- The vast majority (81.3%) of respondents stated that during the most difficult periods of the Covid-19 pandemic, the volume of business or wages decreased;
- Over two-thirds of respondents (73.9%) indicated that during the most difficult periods of the Covid-19 pandemic, they experienced a significant decrease in their customer base;
- The majority (76.6%) of respondents reported that they did not contribute to social security;
- At least eight out of ten respondents (85.9%) claim to have an identity document and 12.3% have no document at all;
- The respondents highlighted the major barriers to obtaining the necessary documents required for the formalization of economic activity: the high cost of the public service fees (25.8%), the poor quality of public service received (15.5%), the physical distance to the public institution to obtain the documents (13.5%), and the excessive number of documents required to finalize the administrative process (11.2%);
- About two-thirds (69.3%) of the people interviewed are not familiar with the advantages or the added value of making their economic activity formal;

<sup>&</sup>lt;sup>1</sup> The National Bank of Angola (BNA) carried out an online survey to investigate the possible effects of COVID-19 in companies, without distinguishing between formal and informal; the BNA also promoted a study carried out by the Higher Polytechnic Institute of Technologies and Sciences (ISPTEC) on the supply of foodstuffs in squares and markets of food products in markets informalities of Luanda

- About eight out of ten respondents (83.0%) are not familiar with the advantages of being registered with the social security system. Among age groups, the 15-19-year-olds surveyed reported the highest percentage of people who are not familiar with these benefits;
- Nearly half (49.7%) of respondents indicated that they have not registered for social security, (43.2%) did not know and only 7.1% of this population indicated that they had registered in the social security system;
- The majority of the heads/presidents of the surveyed organizations stated that the major target audiences of their organizations were the informal self-employed (77.8%), informal employees (38.9%), and small and medium-sized enterprises (27.8%);
- Almost all (94.1%) of the organizations surveyed do not have funds to provide financial assistance to their most vulnerable members.

#### Conclusions and recommendations

- 1. Informality remains widespread. Informality affects about 8 out of 10 employed people in Angola; youth and women face the highest informal employment rate, and they also account for most informal workers in absolute number. Informality is much higher in rural areas than in urban areas.
- 2. **Gender division of labor.** Women employed in the informal economy work mainly in agriculture, commerce, and domestic work, whereas men are mostly concentrated in agriculture, commerce, transport, construction and industry.
- 3. Effects of Covid-19. Workers and economic units in the informal economy were among the most vulnerable groups during the Covid-19 pandemic, which manifested mainly in the reduction of economic activities, turnover and clients.
- **4. Heterogeneity.** The informal economy in Angola is heterogeneous. The survey revealed notable differences among the informal workers by age, gender, economic activity, level of education and area of residence, with intersectionality across these factors. This heterogeneity must be taken into account when designing policies and strategies to promote the transition from the informal to the formal economy, as each group has different needs and priorities.
- **5. Financial inclusion.** Financial inclusion remains a key challenge for people working in the informal economy, not only because of limited access to finance but mainly in terms of literacy, confirming the trend that the higher the level of education, the more likely access to credit. Improved access to quality education and strengthening financial literacy are two crucial priorities for greater inclusion of informal workers, particularly women and youth.
- 6. Technology and digitalization. In a context where the majority of respondents still use the telephone as their main means of communication, especially among the less educated, greater public and private investment in expanding connectivity, as well as in strengthening digital literacy and the adoption of digital tools, could facilitate access to financial services and digital business.
- 7. Social protection. This study corroborates that social security coverage is very limited among informal workers, most of whom are self-employed. There is low awareness of social security benefits and of the INSS itself among all the groups examined, as well as minimal take-up among those who are better informed.

- **8. Gender equality and women's empowerment.** Gender inequalities persist within the informal economy and overlap with other socio-economic and cultural inequalities, such as income level, educational level and access to social and financial services, among others. In this regard, including a gender perspective in the transition strategy from the informal to the formal economy is crucial for its success and transformation.
- 9. Organizations of informal economy actors. The organizations representing informal economy actors studied in this report are heterogeneous and not well-connected. With a few exceptions, most of them lack adequate financial and technical resources to function fully. These challenges are also noticeable among labor unions representing workers, which often lack sufficient income from their members. Empowering these organizations with stronger agency, including through their inclusion in social dialogue, is key to improving the living conditions of the thousands of people they represent.
- 10. Further research. Despite its limitations, the findings of this study open the way to new lines of research, including the analysis of other socio-economic determinants (multidimensional poverty, inequality, digitalization, etc.), the interconnection between informality and governance, the inclusion in the survey of other organizations representing actors in the informal economy, as well as the extension of the survey to other provinces of the country.

# 1. INFORMAL ECONOMY IN ANGOLA

Between 2019 and 2021, the number of informally employed people in Angola increased, as did the total population and the employed population. However, during this period, the informal employment rate also increased, both across the country and in the province of Luanda (Table 1). It is estimated that in 2021 the number of informally employed people in Angola was about 8.6 million, of which about 1.5 million were in the province of Luanda. It is worth noting that the informal employment rate in Luanda in the same year was significantly lower (62.2%) than the country average (80.4%).

Table 1 - Population and informal employment

Indicators		Number and percentage in each year			Year-on-year difference)	
		2019	2020	2021	Change (2020 - 2019)	Change (2021 - 2020)
	Population aged 15 and over	16 303 659	16 873 347	17 511 778	569 688	638 431
Angola	Employed population	9 976 235	10 254 736	10 768 250	278 501	513 513
	Population in informal employment	7 436 467	8 240 047	8 662 789	803 580	422 742
	Employment rate (%)	61,2	60,8	61,5	-0,4	0,7
	Informal employment rate (%)	74,5	80,4	80,4	5,8	0,1
	Population aged 15 and over	4 800 728	4 959 049	5 132 983	158 320	173 934
Luanda	Employed population	2 238 417	2 134 932	2 538 592	-103 485	403 660
	Population in informal employment	1 171 109	1 278 816	1 580 012	107 707	301 196
	Employment rate (%)	46,6	43,1	49,5	-3,6	6,4
	Informal employment rate (%)	52,3	59,9	62,2	7,6	2,3

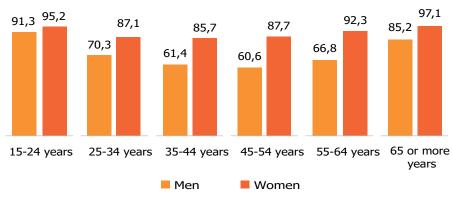
Source: INE, Angola Employment Survey (IEA).

According to employment status in 2021, the age structure of the working-age population in Angola shows accentuated differences between age groups. Profiled by a broad base of the pyramid, which represents the younger population and the top of the pyramid, which represents the older population. The majority of the working-age population is young, between 15 and 24 years (Fig. 1.1). In all age groups, the rate of informal employment is higher among women than men (Fig. 1.2).



Figure 1.1 – Age structure of the working age population by employment status, 2021





Source: INE, IEA, 2021

Between 2019 and 2021, the informality rate increased by about 6 per cent, with women accounting for a higher proportion. In 2021, 8 out of 10 employed individuals in Angola were informally employed; the informal employment rate is much higher for women (89.5%) than men (71.2%), see Fig. 1.3.

90,1 89,5 84,7 80,4 80,4 74,5 71,2 70,4 64,2 Angola Men Women Angola Women Angola Women Men Men 2019 2021 2020

Figure 1.3 - Informal employment rate, by year and gender

Source: INE, IEA, 2019 - 2021

When considering the area of residence, the informal employment rate in rural areas (94.4%) is significantly higher than that in urban areas (66.0%), as shown in Fig. 1.4. The same trend is also observed for the province of Luanda (Fig. 1.5).

Figure 1.4 - Informal employment rate by area of residence and gender, 2021

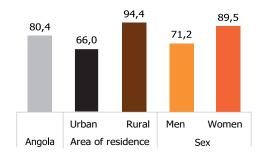
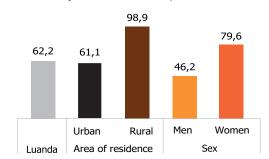


Figure 1.5 - Informal employment rate in the province of Luanda, 2021



Source: INE, IEA, 2021

Looking at the total number of informal workers in Angola, women (4.8 million people) far outnumber men (3.8 million people), as shown in Fig. 1.6. The rural areas hold the most informal workers (5.1 million people) compared to the urban areas (3.5 million people), as shown in Fig. 1.7. In other words, informal commerce and domestic work together employ mostly women, whilst informal transport and construction employ mostly men.

Female informal workers are mainly concentrated in agriculture, with a notable representation in commerce and domestic work. Male informal workers are mostly found in agriculture, commerce, transport, construction and industry (Fig. 1.8).

Figure 1.6 – Number of people in informal employment by gender, 2021

4 859 603

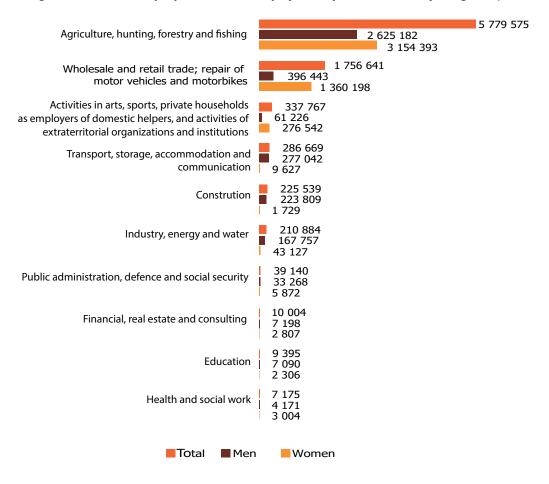
5 158 848

3 803 186

Men Women Urban Rural

Source: INE, IEA, 2021

Figure 1.8 - Number of people in informal employment by economic activity and gender, 2021



Source: INE, IEA, 2021

In 2021, the provinces of Bie, Huambo and Cuanza Sul and Uige recorded the highest rates of the informally employed, above 90%. While Luanda and Cabinda have the lowest rates of informally employed, below 70% (Fig. 1.9).

In all provinces of Angola, most informal workers are women, with Uige having the highest rate (98.2%) and Malanje having the lowest (77.8%), as shown in Figure 1.10. In Luanda, the female informal employment rate (79.6%) is significantly higher than the male informal employment (46.2%).



According to the main economic activity, the rate of informal employment in 2021 was highest in agriculture, livestock, hunting, forestry and fishing (97.3%) and wholesale and retail trade (85.1%) (Fig. 1.11).

It is worth noting, that in trade, the informal employment rate of women (92.8%) is much higher than that of men (66.3%); the same is true in the domestic employment sector (91.0% for women and 63.6% for men). In contrast, in the transport sector, the informal employment rate of men (67.9%) is much higher than for women (18.1%); the same occurs in the construction sector (71.0% for men and 44.4% for women).

In sum, the estimates presented so far show that the informal economy in Angola is heterogeneous and that it is crucial to adopt a gender perspective to better analyze the phenomenon and design inclusive policies for the transition to the formal economy.

93,7 Huambo 92,7 Cuanza Sul 92,3 Uíge 90,3 Moxico 89,5 Lunda Norte 87,0 Cunene 86,6 Zaire 85,2 Benguela 83,4 Cuanza Norte 83,3 Bengo 82,6 Huíla 82,3 Lunda Sul 80,1 Cuando Cubango 78,0 Malanje 73,3 Namibe 71,1 Cabinda 64,5 Luanda 62,2

Figure 1.9 - Informal employment rate, by province, 2021

Source: INE, IEA, 2021

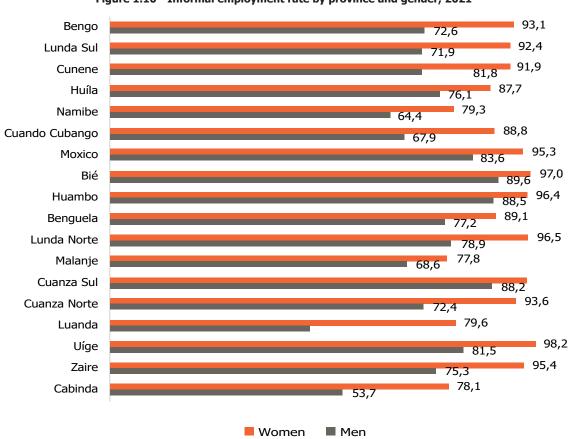


Figure 1.10 - Informal employment rate by province and gender, 2021

Source: INE, IEA, 2021

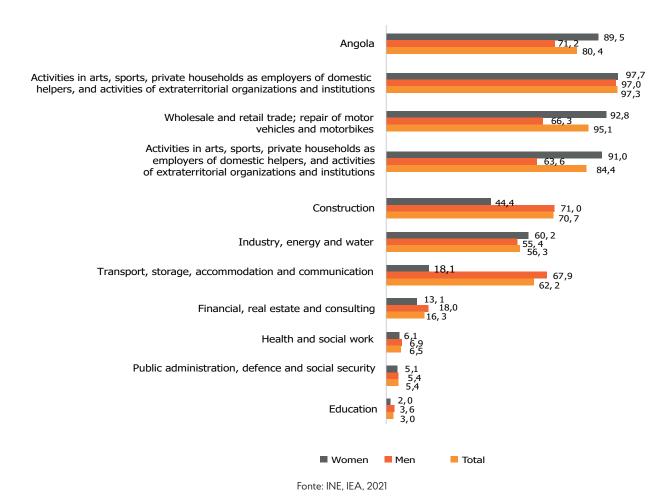


Figure 1.11 - Informal employment rate, by economic activity and gender, 2021

In 2021, the highest informal employment rate was found in the unpaid family business (98.4%), self-employment (96.5%) and the private sector (39.9%), as shown in Fig. 1.12. This situation of unpaid family employment is particularly prevalent in the agricultural, livestock farming and fisheries sectors. In other words, almost all own-account workers and unpaid family workers are in informal employment, with few differences between men and women. This is a key finding because unpaid family workers and own-account workers constitute most informal workers in Angola, but at the

same time, they are the minority of those registered with social security, as the next section shows.

It is noteworthy that for the women working in the private sector, the informal employment rate (57%) is almost double that of men (31.7%); the same gender disparity occurs in the cooperative sector (Fig. 1.12). This issue requires deeper research on the determinants and dynamics of this phenomenon that appears to have a key implication for gender equality and women's empowerment.

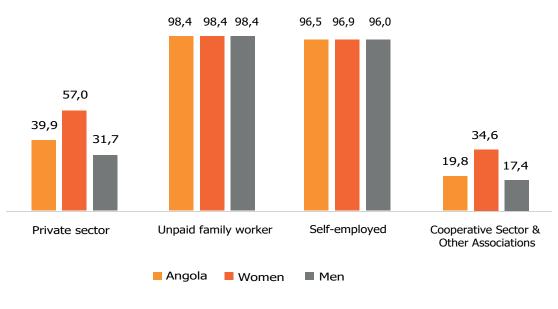


Figure 1.12 - Informal employment rate, by employment status and gender, 2021

Source: INE, IEA, 2021

### Social security

Angola's social security data show an overall upward trend in the number of people registered in the social security system including contributors and pensioners (Table 2). However, these three groups together account for less than 8% of the estimated population of Angola in 2021. It is noteworthy that, in 2021, about 70% of people insured under the social security system and about 60% of old-age pensioners and survivors were males.

Table 2. Social security in Angola, main indicators (number of people)

	2019	2020	2021
Contributors	179 219	191 485	209 152
Insured	1 849 583	1 967 627	2 130 287
Pensioners	142 817	160 168	177 792

Source: National Institute of Social Security (INSS).

Notes: (i) contributor: is the employer, i.e. public, private or public-private enterprises, cooperatives, institutions of the central state administration, diplomatic and consular representations, religious organizations, non-governmental organizations, as well as all organizations that have, under their protection, workers providing paid services; (ii) insured person: any worker registered with the social security system; (iii) pensioner: any person entitled to a social benefit in the form of a pension in the event of old age or death: is the person entitled to a social benefit as a pension in the event of old age or death. The Angolan social security system currently encompasses the old age pensioners and the survivors' pensioners.

It was previously shown that about two-thirds of informal workers are self-employed, with or without employed workers. However, it is interesting to note that the self-employed account for a minority within the group of persons covered by social security (Table 3). In other words, although self-employed men and women account for most of the informal employment, they make up less than 0.3% of the total population covered by the social security system.

Table 3. Social security in Angola, by scheme (number of people)

	2019	2020	2021
Employees	1 841 840	1 958 506	2 117 355
Men	1 297 256	1 378 835	1 491 483
Women	544 584	579 671	625 872
Self-employed	2 654	3 035	5 513
Men	1 783	2 027	3 411
Women	871	1 008	2 102
Clergy	577	634	1 001
Men	364	405	676
Women	213	229	325
Domestic workers	4 512	5 452	6 418
Men	1 080	1 295	1 494
Women	3 432	4 157	4 924
Workers in low-income economic activities	-	-	163
Men	-	-	106
Women	-	-	57
TOTAL	1 849 583	1 967 627	2 130 450
Men	1 300 483	1 382 562	1 497 170
Women	549 100	585 065	633 280

Source: National Institute of Social Security (INSS)



## Brief overview of informal employment in Luanda

In 2021, the population with informal employment in Luanda was estimated at 1 580 012 with an informal employment rate of 62.2%, of which nearly one million people were females. In the same year, the female informal employment rate was estimated at 79.6%, significantly higher compared to 46.2% for males (Fig. 1.13 and Fig. 1.14).

Figure 1.13 – Number of people in informal employment in the province of Luanda, by gender, 2021

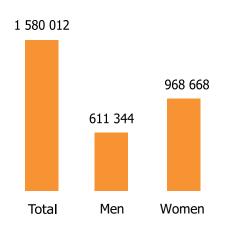
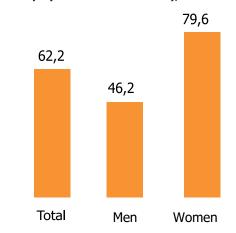
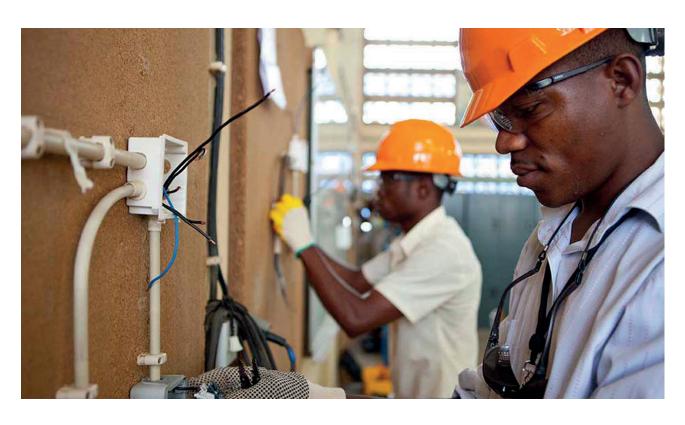


Figure 1.14 - Informal employment rate in the province of Luanda by gender (% of total informal employment in each variable), 2021



Source: INE, IEA, 2021



# 2. SOCIO-DEMOGRAPHIC INDICATORS OF THE SAMPLE

The IOPREI allowed surveying 19 organizations - including professional associations, federations, professional groups, labor unions and employers' organizations - 19 heads/presidents of those organizations, as well as 11,010 people over 15 years of age who were members and target audience of the same organizations.

Nearly half (50.2%) of the respondents were men and 49.8% were women (Fig. 2.1). The age groups 25-29 years and 30-34 years have the highest percentages of respondents 16.5% and 15.6% respectively (Fig. 2.2).

Figure 2.1 - Percentage distribution of respondents by gender

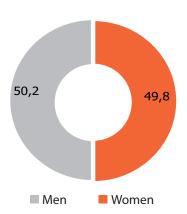
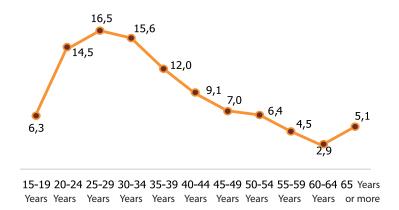


Figure 2.2 - Percentage distribution of respondents by age group



Source: INE, IOPREI, 2022

About one-third of the respondents (31.6%) completed primary education, 42.5% completed secondary education and only 3.7% completed any higher education. It is important to highlight that among those respondents who never attended school, 88.1% were women; among those with no formal education attained, 72.4% were women (Fig. 2.3 and Fig. 2.4).

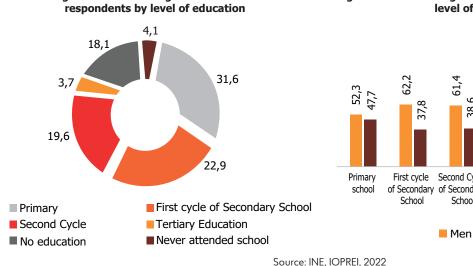
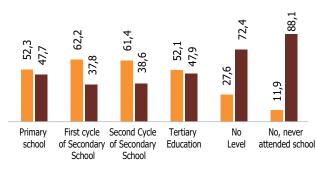


Figure 2.3 - Percentage distribution of

Figure 2.4 - Percentage distribution of respondents by level of education



Women

# 3. EFFECTS OF COVID-19 ON THE ORGANIZATIONS OF INFORMAL ACTORS

The IOPREI survey covered people aged 15 and over who are self-employed, employed, in cooperatives, or in other working conditions who in the reference period (June, July and August 2022) reported situations or effects of Covid-19 referring to the most challenging times of the pandemic, i.e., when there was the highest number of daily cases in the country, as well as the most stringent health restrictions.

About seven out of ten respondents (69.9%) indicated that Covid-19 affected negatively both men and women (Table C.7 in the Annex).

Over 81% of respondents indicated that in the most difficult times of the pandemic, their turnover or wages decreased and only 12.8% stated that turnover or wages were maintained (Fig. 3.1). The same pattern was observed in terms of a reduction in the number of people employed or hours worked (Fig. 3.2). The municipalities of Cazenga and Cacuaco are the ones where most people experienced a reduction in their turnover/wage and number of worked hours (Tables C.1 and C.2 in the Annex).

Figure 3.1 - Percentage distribution of respondents, by effects of Covid-19 on turnover or wages

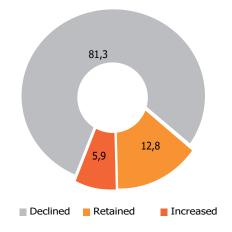
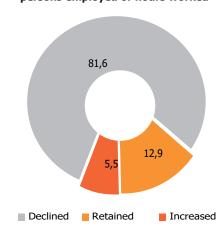


Figure 3.2 - Percentage distribution of respondents, by effects of Covid-19 on number of persons employed or hours worked



Source: INE, IOPREI, 2022

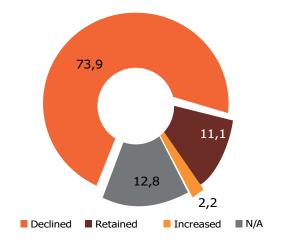


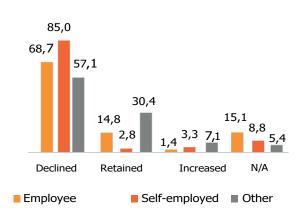


About three out of four respondents revealed that, during the most difficult times of the Covid-19 pandemic, they experienced a considerable decline in the number of customers. The majority of self-employed (85.0%) reported a decline in the number of customers (Fig. 3.3 and Fig. 3.4); this shows that the self-employed were much more affected than employees, probably due to higher vulnerability in this occupational category.

Figure 3.3 - Percentage distribution of respondents by effects of Covid-19 on the number of their clients

Figure 3.4 - Percentage distribution of respondents by effects of Covid-19 on the number of their clients, according to the employment status





Source: INE, IOPREI, 2022

The data show that during the peak of the restrictions caused by the Covid-19 pandemic, 76.6% of the people interviewed did not make social security contributions, while 20.2% of them reduced their contributions (Fig. 3.5). Notably, 80.3% indicated that access to social services decreased during the period of Covid-19 restrictions (Fig. 3.6).

Figure 3.5 - Percentage distribution of respondents by effects of Covid-19 on social security contributions

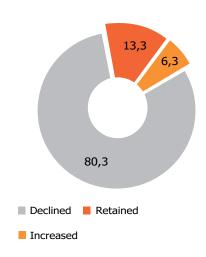
20,2

3,1

76,6

Declined Retained
Increased Does not contribute to social security

Figure 3.5 - Percentage distribution of respondents by effects of Covid-19 on social security contributions



Source: INE, IOPREI, 2022

# 4. BARRIERS TO THE TRANSITION FROM THE INFORMAL TO THE FORMAL ECONOMY

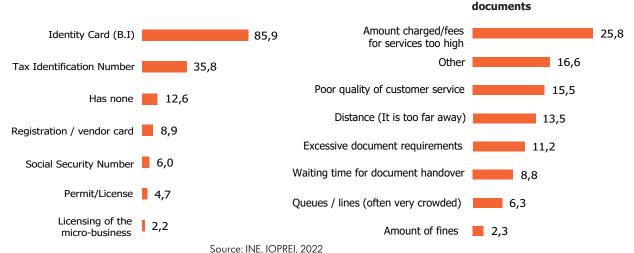
The informal economy takes place in a setting of high unemployment, underemployment, multidimensional poverty, gender and income inequality and precarious work. Informality plays an important role in these circumstances, particularly in income generation because of the relative ease of access and low requirements for education, skills, technology and capital. However, most people join the ranks of the informal economy not out of choice, but out of the need to survive and to access activities that allow them to earn a basic income.

This chapter attempt to outline the major barriers faced by the respondents in transitioning from the informal to the formal economy, their interests in formalizing their business, applying for loans and using technology for their work or business.

The large majority of respondents (85.9%) reported that they have at least one identity document, whereas 12.6% have no identity document at all (Fig. 4.1).

The survey attempted to investigate the reasons for not having such documents; 25.8% of respondents indicated that the amount or fees charged for services are too high, 15.5% stated that the quality of service is poor, 13.5% the distance and 11.2% indicated that too many documents were needed (Fig. 4.2).

Figure 4.1 - Percentage of respondents by possession of key documents

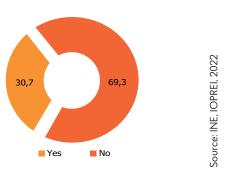


On the other hand, the survey reveals that over two-thirds of the respondents (69.3%) (66% of men and 72% of women) are not familiar with the benefits or added value of formalizing their businesses (Fig. 4.3). Nonetheless, nearly 8 out of 10 interviewed people expressed interest to register and legalize their business activity, with the highest percentage in the municipalities of Cacuaco, Luanda and Cazenga, with slight differences between men (87% of them) and women (82% of them) (Table D.1 in the Annex).

Figure 4.3 - Percentage distribution of respondents who are aware of the benefits from the formalization of their activities

Figure 4.2 - Percentage distribution of respondents,

according to the reason for not having key



Mobile phones remain the most used technology by informal actors. Among those interviewed, 94% of men use mobile phones more frequently, compared to 95.3% of women. Mobile money (Unitel Money, E- Kumbu, etc.) is the least used means for working or doing business among both men and women (Fig. 4.4).

It is noteworthy that the use of mobile phone applications and e-mail is much more frequent among those with a higher level of education (Fig. 4.5).

Figure 4.4 - Percentage distribution of respondents by the most used

Mobile phone

Mobile phone

ATM Card/Credit Card

1,8
1,7

Mobile phone applications (WhatsApp, etc.)

ATM Card /Debit card

0,7
0,7

Email

0,4
0,4

ATM Card Express

0,5
0,2

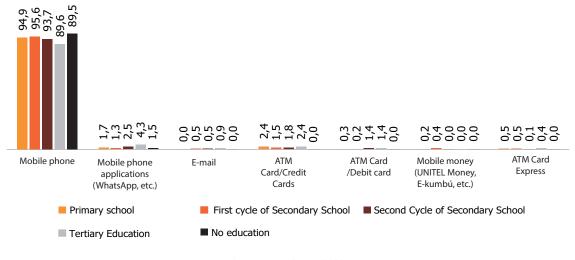
Mobile money (UNITEL Money, E-kumbú, etc.)

Men

Women

Source: INE, IOPREI, 2022

Figure 4.5 - Percentage distribution of respondents by the most used technology used for work or business, by level of education



Source: INE, IOPREI, 2022



Financial inclusion remains a challenge in the informal economy, especially for women and youth. The data show that 41.7% of respondents reported having a bank account, with a strong difference between men (49.9%) and women (33.4%) (Fig. 4.6). Only 10% of the respondents aged 15-19 years have a bank account, a percentage that reaches 36.4% for those aged 20-24 years (Table D.4 in the Annex).

The survey reveals that 87.7% of respondents with tertiary education have a bank account, and just 29.2% with primary education have one (Fig. 4.7).

About 3 out of 4 surveyed, especially among younger women, are unaware of the possibility of opening a simplified bank account, including the "Bankita" account (Table D.5 in the Annex). In other words, holding a bank account is more prevalent among people with a higher level of education and vice versa.

Figure 4.7 - Percentage of respondents by ownership of a bank ownership of a bank account, by gender account, by level of education 66,6 94,2 58,3 87.7 85,0 49,9 50,1 74,3 70,8 41.7 33,4 51,1 48,9 29,2 25,7 15,0 12,3 5,8 Second Cycle Primary First cycle Tertiary No, never Total Men Women school of Secondary of Secondary Education education attended School School school ■ Yes ■ No

Source: INE, IOPREI, 2022

Figure 4.6 - Percentage of respondents by

■ Yes
■ No

<sup>6</sup> A conta Bankita faz parte do programa de inclusão financeira do BNA e permite a subscrição dos serviços bancários, com condições de acesso mais reduzidas.

The study attempted to investigate the issue of access to lending. A loan agreement is one whereby a financial institution (lender or creditor) makes money available to a bank customer (debtor or borrower), who is liable to repay that amount within an agreed period, with interest and other costs. This survey focused particularly on micro-credit.

In the last 12 months before the survey 97.7% of the surveyed individuals applied for a micro-credit (Fig. 4.8), with men and women equally divided, mainly among individuals over 30 years of age and with a higher level of education (Table D.7 in the Annex).

Among the 2.3% of respondents who applied for a micro-credit, only one-third (33.2%) of them secured it, 34.1% among men and 32.3% among women. Nearly two out of every three surveyed (66.8%) did not secure micro-credits, with a similar percentage among men and women (Fig. 4.9). Among the main reasons for not securing a micro-credit, bureaucracy in processing the documents to be applied for was mentioned by 57.8%, with a higher response among women, and not having the necessary documents by 12.7%, with a higher response among men; high-interest rates were also mentioned as a limiting factor by 12% of the women interviewed (Fig. 4.9 and Fig. 4.10; Table D.9 in the Annex).

However, around 7 out of 10 respondents declared to be interested in applying for a micro-credit in the next 12 months, with a higher percentage among men (74% of them) compared to women (64% of them), as well as among people over 25 and with a higher level of education (Table D.6 in the Annex).

Figure 4.8 - Percentage distribution of respondents who applied for a micro-credit in the last 12 months

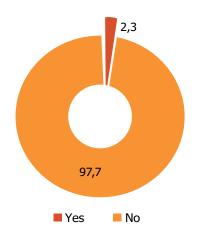
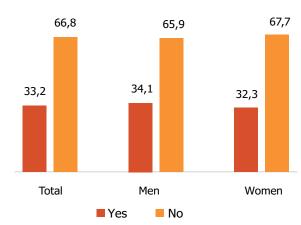


Figure 4.9 - Percentage distribution of respondents who applied for some type of micro-credit in the last 12 months, according to those who obtained that or not



Source: INE, IOPREI, 2022

<sup>&</sup>lt;sup>7</sup> Empréstimos de baixo valor concedidos a pequenos e médios empreendedores, realizados pelas Instituições Financeiras habilitadas e para as finalidades definidas mediante legislação e regulamentação específica (Lei n.º 14/21, de 19 de Maio de 2021).

Bureaucracy in getting the necessary documents to apply for the micro-loan

Other

14,5

Unavailability of documents required to secure the micro-loan

Higher interest rates charged by banks

7,8

In some cases, there may be hidden fees or high costs in the agreement.

Figure 4.10 - Percentage distribution of respondents, according to the main reason for not securing a micro-credit

Source: INE, IOPREI, 2022



#### 5. SOCIAL PROTECTION

Nearly 83.0% of respondents are not familiar with the benefits of being registered with social security, with a higher percentage among women (88.6%) compared to men (77.5%). The percentage of those who are aware of the benefits of social security is more than double in urban areas compared to rural areas (Fig. 5.1 and Table E.1 in the Annex).

Respondents aged 15-19 have the highest percentage among those who are not aware of the benefits of social security (Fig. 5.2 and Table E.1 in the Annex).

Over half (56%) of respondents have never heard of the National Institute of Social Security (INSS) of Angola, especially in rural areas (78%) compared to urban areas (51%) and among women (67%) compared to men (45%), see Table C.4 in the Annex. In the municipalities of Icolo and Bengo and Quissama, nearly 9 out of 10 respondents have never heard of the INSS (Table C.4 in the Annex).

Figure 5.1 - Percentage distribution of respondents according to people who are aware of the advantages of being registered in the social security system

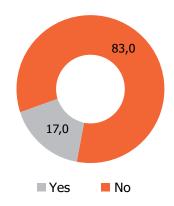
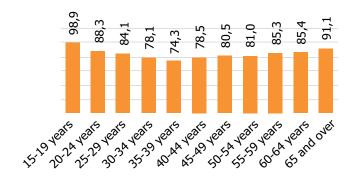


Figure 5.2 - Percentage distribution of respondents by age group, according to those who are not aware of the benefits of being registered in the social security system



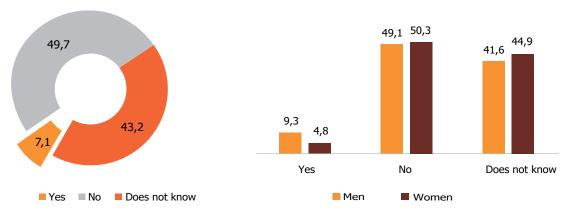


Nearly half (49.7%) of the people interviewed declare that they are not currently registered with social security, (43.2%) do not know and only 7.1% declare that they are registered under the social security system, which is more than double among men (9.3%) compared to women (4.8%) and more frequent among workers with a higher level of education (Fig. 5.3, Fig. 5.4 and Table E.2 in the Annex).

In terms of employment status, 18.9% of those interviewed are self-employed, with or without employees; it is also worrying that a proportion of those interviewed is unsure of their employment status (Fig. 5.5).

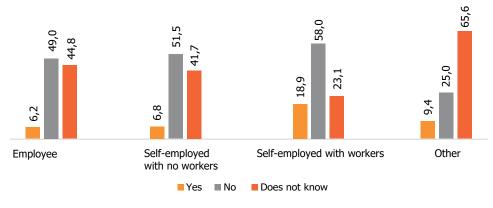
Figure 5.3 - Percentage distribution of respondents, according to social security registration

Figure 5.4 - Percentage distribution of respondents, according to social security registration, by gender



Source: INE, IOPREI, 2022

Figure 5.5 - Percentage distribution of respondents by social security registration and by employment status



Fonte: INE, IOPREI, 2022

#### Respondents' declarations

In conversation with the respondents about the reasons for not paying regular social security contributions, person "A. S." stated that because he is self-employed and has no information on how to make the respective deposits, person "N. E." stated that she did not know how to pay social security contributions, while person "P. T." stated that, due to the loss of her formal employment, her income decreased, which makes it impossible for her to continue paying contributions.

#### 6. PROFILING OF THE ORGANIZATIONS

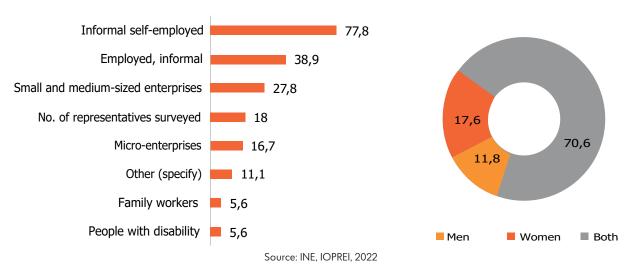
Among the organizations included in the survey – professional/business associations, federations, professional groups, labor unions, and employers' organizations – the vast majority of those (94.1%) in charge declare that their entities are legalized, and they have a register of their members (Table F.1 in the Annex).

Most of the leaders/chairpersons of the studied organizations stated that their members are mostly informal self-employed workers (77.8%), informal dependent workers (38.9%) and owners of small and medium-sized enterprises (27.8%) (Fig. 6.1).

About 12% of the respondents stated that the target audience of their organizations is primarily men, 17.6% stated that the target audience is mainly women, while the rest considered that the organization represents both groups (Fig. 6.2).

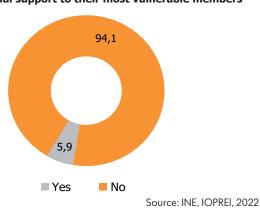
Figure 6.1 - Percentage distribution of respondents according to their membership

Figure 6.2 - Percentage distribution of respondents according to their membership, by gender



Considering the negative impact of the crisis caused by the Covid-19 pandemic, it is interesting to note that the vast majority (94.1%) of the organizations surveyed do not own a fund for financial support to the most vulnerable members (Fig. 6.3).

Figure 6.3 - Percentage distribution of the surveyed organizations, according to whether they have a fund for financial support to their most vulnerable members





#### Limitations of the study and further research

- 1. The IOPREI is the first survey of its kind conducted in Angola. Based on the stakeholder consultation process during the research design, the decision was made to focus the research on the province of Luanda because of its central relevance in Angola's informal economy and to limit the analysis given the technical and financial resources available. This approach limits the interpretation of the data and its policy recommendations to the reality of Luanda. Nevertheless, the study can serve as a reference for replicating the research in other provinces of the country. It is also possible to undertake similar studies more focused on the municipal level to investigate the reality of the informal economy at a more local level, for example within a given urban informal market.
- 2. The survey attempted to investigate some of the impacts of the Covid-19 pandemic on people working in the informal economy. However, it should be noted that the survey was conducted in a context where the constraints of the pandemic were already present. Respondents were asked about the impact they felt during the most difficult times of Covid-19, which happened between 6 and 18 months before the surveys. On the one hand, this may be a limitation in the sense that the respondent may not recall precisely the magnitude of the effects posed; on the other hand, the decision to analyze these effects after the restrictions have been lifted has the advantage of allowing respondents to consider their trajectories before, during and after the restrictions themselves, which provides a clearer assessment of the situation they went through. It should be noted that due to the specificity and nature of the Covid-19 constraints, these components of the IOPREI will be difficult to replicate in future studies.
- 3. The survey attempted to investigate the socio-economic factors constraining informal economy workers in Luanda. However, due to its scope, it could not delve deeper into the analysis of the Multidimensional Poverty Index (MPI) at the local level, for example. In 2019, INE and UNDP published the report "Multidimensional Poverty in Angola's Municipalities", which analyzed the multiple deprivations affecting the resident population in terms of health, education, housing quality, and employment in all municipalities of the country, including the mapping of multidimensional poverty at the municipal level. A study of multidimensional poverty at the municipal and neighborhood level in Luanda would provide a deeper and systemic understanding of the socio-economic situation of informal economy workers, allowing for more specific recommendations to improve living conditions. The analysis of the informal economy could be further deepened by combining that with the study of the Angola Multidimensional Poverty Index (MPI-A) which was adopted as the official measure of multidimensional poverty in the country.
- 4. The findings refer only to a group of informal economy organizations based in Luanda. As there is no registry or platform for these entities, and many of them do not use social media to communicate, the survey was limited to only those that could be identified through the consultation process. Therefore, the results cannot be interpreted as evidence of all informal economy organizations in Luanda. The consultation lasted several months and every effort was made to identify as many organizations as possible. However, the reality of the informal economy is constantly evolving, and it is therefore necessary to take into account that new organizations may emerge in the future, while some of those that were reviewed may change or disappear.

- 5. The IOPREI was designed to analyze the situation of women and men in the informal economy in Luanda. Some questions were very specific to explore whether the Covid-19 restrictions affected women and men differently. The survey sample was also balanced between the two groups. However, more research is needed on the informal economy from a gender perspective to investigate in a deeper and more integrated way the experiences of women and men through dedicated studies, including fieldwork with the active participation of female informal workers.
- **6.** The study does not address the relationships between informality and governance even though the research findings point to the functioning of institutions, the rule of law and justice. A future line of research could investigate how informality impacts the level of participation of civil society organizations or access to social services and vice versa, especially in urban areas where the population living informally is growing strongly. Moreover, the needs and challenges faced by vulnerable groups such as refugees, asylum seekers and stateless people working in the formal economy deserve more attention through dedicated research.



#### 7. CONCLUSIONS AND COMMENDATIONS

- 1. Informality remains widespread. Informality affects about 8 out of 10 employed people in Angola; youth and women face the highest informal employment rate, and they also account for most informal workers in absolute number. Informality is much higher in rural areas than in urban areas.
- 2. Gender division of labor. Women employed in the informal economy work mainly in agriculture, commerce, and domestic work, whereas men are mostly concentrated in agriculture, commerce, transport, construction and industry.
- 3. Effects of Covid-19. Workers and economic units in the informal economy were among the most vulnerable groups during the Covid-19 pandemic, which manifested mainly in the reduction of economic activities, turnover and clients.
- **4. Heterogeneity.** The informal economy in Angola is heterogeneous. The survey revealed notable differences among the informal workers by age, gender, economic activity, level of education and area of residence, with intersectionality across these factors. This heterogeneity must be taken into account when designing policies and strategies to promote the transition from the informal to the formal economy, as each group has different needs and priorities.
- **5. Financial inclusion.** Financial inclusion remains a key challenge for people working in the informal economy, not only because of limited access to finance but mainly in terms of literacy, confirming the trend that the higher the level of education, the more likely access to credit. Improved access to quality education and strengthening financial literacy are two crucial priorities for greater inclusion of informal workers, particularly women and youth.
- 6. Technology and digitalization. In a context where the majority of respondents still use the telephone as their main means of communication, especially among the less educated, greater public and private investment in expanding connectivity, as well as in strengthening digital literacy and the adoption of digital tools, could facilitate access to financial services and digital business.
- 7. Social protection. This study corroborates that social security coverage is very limited among informal workers, most of whom are self-employed. There is low awareness of social security benefits and of the INSS itself among all the groups examined, as well as minimal take-up among those who are better informed.
- **8. Gender equality and women's empowerment.** Gender inequalities persist within the informal economy and overlap with other socio-economic and cultural inequalities, such as income level, educational level and access to social and financial services, among others. In this regard, including a gender perspective in the transition strategy from the informal to the formal economy is crucial for its success and transformation.
- **9. Organizations of informal economy actors.** The organizations representing informal economy actors studied in this report are heterogeneous and not well-connected. With a few exceptions, most of them lack adequate financial and technical resources to function fully. These challenges are also noticeable among labor unions representing workers, which often lack sufficient income

from their members. Empowering these organizations with stronger agency, including through their inclusion in social dialogue, is key to improving the living conditions of the thousands of people they represent.

10. Further research. Despite its limitations, the findings of this study open the way to new lines of research, including the analysis of other socio-economic determinants (multidimensional poverty, inequality, digitalization, etc.), the interconnection between informality and governance, the inclusion in the survey of other organizations representing actors in the informal economy, as well as the extension of the survey to other provinces of the country.



# ANNEX

#### 2. METHODOLOGY

#### The following concepts were adopted:

- 1. **Definition of the survey:** The IOPREI's main objective is to profile the population vis-à-vis the informal labor market in the province of Luanda, to evaluate possible scenarios for the transition from the informal to the formal economy, social inclusion and the impact of Covid-19 on the informal economy organizations and their target audiences.
- **2. Timeframe:** Data collection was conducted over three months (July, August and September 2022).
- **3.** Organization of the data collection: The IOPREI is a statistical operation performed by a non-probability sample, i.e. the choice of respondents does not follow a random model, aimed at individuals aged 15 and over, who are members of Professional Organizations Representing the Actors of the Informal Economy in Luanda.
- 4. Treatment of the information collected: The information is obtained by direct collection from people aged 15 or older who are members of professional organizations representing informal economy actors in the province of Luanda through computer-assisted personal interviewing. This work is performed by surveyors, i.e., people specially recruited and trained for this purpose, and for data entry using the statistical application CsPro. Data entry in the field allows for the detection and correction of errors in the presence of respondents, thus minimizing non-sampling errors. Information from the field was sent weekly to INE's central office via internet connection after local supervision. Data processing includes checking the questionnaires, assessment (revision and coding), editing and analysis of inconsistencies.
- **5. Basic concepts:** The concepts used by INE for labor statistics emanate from the ILO recommendations and allow quantifying employment indicators in a harmonized manner, as much as possible, among the various countries that adhered to the ILO recommendations. According to these concepts:

**Employee:** A person aged 15 years or over in the reporting period (last 7 days before the survey) was in one of the following situations:

- a) He/she had performed work for at least one full hour, in exchange for compensation or a benefit or family income in cash or in kind in the production of goods or services;
- b) He/she had a formal job, but was not in active employment;
- c) He/she had a business, but was not working temporarily for a specific reason;
- d) He/she was retired but working.
  - **Informal employment:** person aged 15 years or older employed in the private sector, in cooperatives, associations, churches, Non-Governmental Organizations (NGOs), or on his/her own account, who was in one of the following situations:
- a) He/she is engaged in any unit producing goods or services, not registered with public institutions;
- b) He/she does not benefit from any social benefit (paid annual leave, health insurance, other benefits);

- c) He/she is not registered with social security.
- **6. Informal employment rate:** rate that defines the relationship between the informally employed population and the employed population. Informal employment rate =(Informally employed population) / (Employed population)\*100
- **7. Organization:** association or federation resulting from the legal reunion of two or more persons, legally incorporated or not, to achieve a common goal.
- **8.** Household: A person or group of people, whether related or not, who usually live under the same roof and share food expenses and/or other basic needs.
- **9. Small and medium-sized enterprises** are enterprises that employ between 10 and 100 people and/or have an annual gross turnover between US\$250,000 and US\$3 million, as defined by current legislation.
- 10. Own-account workers: Own-account workers are workers who, working on their own account or with one or more partners, hold the types of jobs defined as self-employment or independent employment.
- 11. **Employee:** Any person who works for a public or private employer and receives remuneration in cash or in-kind. It includes domestic work if it is the responsibility of a third party.
- **12. The private sector:** The set of individuals or organizations whose ownership does not fall to the state; it comprises all economic operators who are not part of the public sector.
- **13. Unpaid family worker:** A person who is engaged in an occupational activity that is not remunerated with cash, products, goods, or benefits; a person who has helped household members in their occupational activities or who works for them, but without remuneration,
- **14. they do not pay for it. Example:** a household member who helped another household member in farming, working in a workshop, fishing, and selling products, and did not receive any remuneration in cash or in-kind.
- **14. Unit of observation:** The sample covers only associations or federations operating in the informal economy across the province of Luanda, excluding all associations or federations whose legal status qualifies them as formal in the same province.
- **15. Sample design:** Out of the 24 organizations initially identified, 19 were included in the survey (Table A).
- **16. Data processing:** Effective data processing ensures the quality, integrity, confidentiality, reliability, and timely availability of data. To collect and process the data from the field into IOPREI, the CSPro and SPSS applications were used.

Table A - Distribution of the survey sample

N°	Name of the organization	Number of people interviewed
1	Luanda Commercial and Industrial Association (ACOMIL)	306
2	Association of Bakeries and Pastry Industries of Angola (AIPPA)	356
3	Association of Businesswomen of Luanda (ASSOMEL)	341
4	Association of Disabled Traders (ACAPPODA)	121
5	Association of Public Policy Observatories from a Gender Perspective (ASSOGE)	95
6	Angola Young Street Vendors Association (AJAVA)	332
7	Angola Motor Cyclists and Transporters Association (AMOTRANG)	616
8	Angola Taxi Drivers Association (ATA)	357
9	Luanda Taxi Drivers Association (ATL)	**
10	Angola Market Vendors Association (AVMA)	355
11	Association of Car Washers (ALCA)	319
12	Business Association of Small and Medium Groceries of Angola (AMPMCA)	524
13	Angola New Alliance of Taxi Drivers Association (ANATA)	905
14	Luanda Market Vendors Provincial Association (APROVMEL)	334
15	Confederation of Independent Labor unions of Angola (CGSILA)	**
16	Federation of Business Associations of Luanda (FAEL)	134
17	Federation of Women Entrepreneurs of Angola (FMEA)	**
18	Angolan Labor union Force - Central Labor union (FSA-CS)	**
19	International League for the Support of African Homes and Foster Homes (LINALIA)	105
20	Platform Women in Action (PMA)	574
21	Women's Network (Rede Mulher)	4456
22	Informal labor union (STCI)	360
23	National Union of Angolan Workers (UNTA-CS)	**
24	(*) Domestic Workers and Unemployed (ANTRADODA)	420
	Total	11 010

<sup>\*\*</sup> Organization not included in the survey because either represents formal workers and formal businesses, or operates outside the province of Luanda

IOPREI questionnaire: it consists of five sections referring to various information about the members and responsible of the organization (see Annex).

17. Data Processing: Efficiency in data processing ensures the quality, integrity, confidentiality, reliability and timely availability of data. For the collection and processing of field data at IOPREI, the following applications were used: CSPro and SPSS.

#### 3. INFORMAL ECONOMY

The ILO Recommendation 204 (2015) on the transition from the informal to the formal economy clarifies that "informal economy":

- a) refers to all economic activities by workers and economic units that are in law or in practice not covered or insufficiently covered by formal arrangements; and;
- b) does not cover illicit activities, in particular the provision of services or the production, sale, possession or use of goods forbidden by law, including the illicit production and trafficking of drugs, the illicit manufacturing of and trafficking in firearms, trafficking in persons, and money laundering, as defined in the relevant international treaties.

For the purposes of the Recommendation, "economic units" in the informal economy include:

- a) units that employ hired labor;
- b) units that are owned by individuals working on their own account, either alone or with the help of contributing family workers; and
- c) cooperatives and social and solidarity economy units.

The informal economy includes both businesses and workers: (i) the "informal sector" includes enterprises that are not established as separate legal entities, irrespective of their ownership; (ii) "informal employment" includes jobs that are not subject to national labor legislation, income tax, social protection or entitlement to usual social benefits, such as the right to paid annual leave.

The 15th International Conference of Labour Statisticians defines<sup>2</sup> informal employment as the population aged 15 years and over employed in the private sector, in cooperatives, associations, churches, non-governmental organizations or self-employed, who were in one of the following situations during the period under review (the last seven days preceding the survey):

- a) He/she is engaged in any production unit of goods or services, not registered with public institutions;
- b) He/she does not benefit from any social benefit (paid annual leave, health insurance, ...);
- c) He/she is not registered with social security.



<sup>&</sup>lt;sup>2</sup> Resolution on Employment Statistics in the Informal Sector, adopted by the 15th International Conference of Labour Statisticians (January 1993).

Table B - Production unit by type, according to the employment sector

	Trabalho, por situação no emprego											
Production units by type	Own-ad Wor		Employers		Contributing family workers	Emplo	yees proc		ers of cers' atives			
	Informal	Formal	Informal	Formal	Informal	Informal	Formal	Informal	Formal			
Formal sector enterprises					1	2						
Informal sector enterprises	3		4		5	6	7	8				
Households	9					10						

**Note:** Dark grey cells indicate jobs that, by definition, are not available in the type of production unit in question. Light grey cells indicate formal jobs. The unshaded cells represent the different forms of informal employment. Informal sector businesses exclude households employing paid domestic workers (as defined in the 15th ICLS Resolution on Employment Statistics and the Informal Sector). Households refer to those that produce goods exclusively for their own final use and those that employ paid domestic workers.

Cells 1-6 and 8-10: informal employment; cells 3-8: employment in the informal sector; cells 1,2,9 and 10: informal employment outside the informal sector.

Cells 1 and 5: contributing family workers: without employment contracts and without legal or social protection arising from employment, in formal (cell 1) or informal businesses.

Cell 5: contributing family workers with an employment contract, salary, social protection would be considered as formally employed.

Cells 2, 6 and 10: Employees holding informal jobs either in formal businesses (cell 2), informal sector enterprises (cell 6) or as household-paid domestic workers (cell 10).

Cells 3 and 4: Own-account workers (cell 3) and employees (cell 4) with their own informal enterprises. The informal nature of their jobs follows directly from the characteristics of the enterprise they own.

Cell 7: Employees holding formal jobs in informal enterprises. This may occur when enterprises are defined as informal when using size as the only criteria.

Cell 8: Members of informal producers' cooperatives.

Cell 9: Producers of goods for their own households' final use (such as subsistence farming).

**Source:** ILO. 2001. 17th International Conference on Labour Statistics (Geneva, November 2003) - Guidelines for a statistical definition of informal employment; R. Hussmanns: Informal sector and informal employment: Elements of a conceptual framework, paper presented at the fifth meeting of the Expert Group on Informal Statistics (Delhi Group), New Delhi, 19-21 September 2001.

In Angola, informal employment is widespread across people who work precariously to ensure their livelihood and that of their families. This group includes, for example, street vendors, "zungueiras" and various service providers, such as car washers, shoe shiners, foreign exchange traders, etc. These people, in addition to engaging in precarious activities, are also exposed to several risks, such as lack of coverage by social security.

The Covid-19 pandemic has prompted the adoption of public health measures that have to some extent affected the employed population and those employed informally, for example, due to increased exposure to personal contact or to work in crowded places.

<sup>&</sup>lt;sup>3</sup> Street vendors who are frequently moving around in search of new customers.

In this context, the Government of Angola has been promoting the Program for the Reconversion of the Informal Economy (PREI) to remove some of the obstacles to the transition from the informal to the formal economy. PREI has been implemented in several urban informal markets in all the country's provinces by enabling the registration of more than 200,000 people with identity cards and vendor cards, among other services<sup>4</sup>.

<sup>4</sup> See: https://prei.ao/

### 4. SOCIO-DEMOGRAPHIC INDICATORS OF THE SAMPLE

Table 4.1 - Employment in 2021

Population aged 15 and over in employment, population in informal employment and informal employment rate by selected characteristics, by gender, IEA 2021

	)21										
Selected	Employed population Population in informal								Informal employment		
characteristics					employment	t	rate				
	Total	Men	Women	Total	Men	Women	Total	Men	Women		
Angola	10 768 250	5 337 974	5 430 275	8 662 789	3 803 186	4 859 603	80.4	71.2	89.5		
Area of											
Residence											
Urban	5 305 021	2 681 375	2 623 646	3 503 942	1 365 424	2 138 518	66.0	50.9	81.5		
Rural	5 463 229	2 656 599	2 806 629	5 158 848	2 437 762	2 721 086	94.4	91.8	97.0		
Province											
Cabinda	223 301			143 92			64				
Zaire	275 859			234 93			85				
Uíge	749 553	354 37	2 395 182	677 01	6 288 97	1 388 046	90	.3 81.	5 98.2		
Luanda	2 538 59	2 1 321 92	20 1 216 673	1 580 03	12 611 34	4 968 668	62	.2 46			
Cuanza Norte	202 265	98 566	5 103 700	168 44	8 71 338	97 110	83	.3 72.	4 93.6		
Cuanza Sul	987 371	L 482 87	7 504 494	911 51	9 425 97	5 485 545	92	.3 88.	2 96.2		
Malanje	443 417	7 213 46	9 229 948	325 16	2 146 34	1 178 821	73	.3 68.	6 77.8		
Lunda Norte	355 529	9 191 70	6 163 823	309 25	7 151 22	2 158 034	87	.0 78.	9 96.5		
Benguela	991 559	9 474 11	8 517 441	827 27	8 366 19	4 461 084	83	.4 77.	2 89.1		
Huambo	1 072 22	5 497 61	7 574 609	994 27	3 440 43	0 553 843	92	.7 88.	5 96.4		
Bié	681 883	302 76	6 379 116	638 83	7 271 15	3 367 684	93	.7 89.	6 97.0		
Moxico	357 087	7 177 46		319 68	0 148 41	0 171 269	89				
C. Cubango	213 928	3 110 64		166 81			78				
Namibe	210 744			149 89			71				
Huíla	860 844			708 14			82				
Cunene	301 381			260 85			86				
Lunda Sul	130 728			104 77			80				
Bengo	171 984			141 98			82				
Age groups	171 30-	, 00 05.	03 143	141 30	1 04540	, ,, ,,,	02	.0 /2.	0 33.1		
15-24	2 255 158	1 109 109	1 146 049	2 104 220	1 012 855	1 091 365	93.3	91.3	95.2		
	2 233 136	1 109 109	1 140 049	2 104 220	1 012 855	1 091 303	93.3	91.3	33.2		
years	2 916 409	1 468 721	1 447 688	2 292 454	1 031 856	1 260 599	78.6	70.2	87.1		
25-34	2 916 409	1 468 721	1 447 688	2 292 454	1 031 856	1 260 599	78.6	70.3	87.1		
years	2 426 000	1 211 114	1 245 774	1 705 703	742 227	1 042 276	72.6	C1 4	05.7		
35-44	2 426 888	1 211 114	1 215 774	1 785 703	743 327	1 042 376	73.6	61.4	85.7		
years	1 704 614	001 411	003.100	1 221 700	F20 77#	701 000	74.2	CO C	07.7		
45-54	1 794 611	891 411	903 199	1 331 760	539 774	791 986	74.2	60.6	87.7		
years	054 000	464 406	400 222	760 040	200 222	452.622	70.0	66.5	02.2		
55-64	951 828	461 498	490 330	760 912	308 290	452 622	79.9	66.8	92.3		
years	400.05=	405 401	227.226	207.742	467.00	222.656	04.6	05.5	07.4		
65 and	423 357	196 121	227 236	387 740	167 084	220 656	91.6	85.2	97.1		
over											
Other age											
groups											
18 and over	10 223 200		5 169 523	8 126 097	3 524 687	4 601 410	79.5	69.7	89.0		
15-64	10 344 893	5 141 853	5 203 040	8 275 049	3 636 102	4 638 947	80.0	70.7	89.2		
years											
15-74	10 657 561	5 284 294	5 373 267	8 560 554	3 757 117	4 803 437	80.3	71.1	89.4		
years											

Source: INE- IEA 2021

Table 4.2 - Percentage distribution of the population aged 15 and over interviewed by selected characteristics, by gender

	G	ender	Total	Number of individuals surveyed		
Selected characteristics	Men	Men Women				
Luanda	50.2	49.8	100.0	11 010		
Area of Residence						
Urban	51.7	48.3	100.0	8 873		
Rural	44.2	55.8	100.0	2 137		
Municipality						
Kilamba Kiaxi	61.6	38.4	100.0	623		
Cazenga	71.2	28.8	100.0	971		
Talatona	37.1	62.9	100.0	976		
Cacuaco	79.5	20.5	100.0	1 793		
Viana	49.4	50.6	100.0	985		
Luanda	42.5	57.5	100.0	2 847		
Belas	28.7	71.3	100.0	1 365		
Icolo e Bengo	36.4	63.6	100.0	1 361		
Quissama	95.5	4.5	100.0	89		
Age groups						
15-19 years	45.4	54.6	100.0	696		
20-24 years	53.4	46.6	100.0	1 596		
25-29 years	56.1	43.9	100.0	1 812		
30-34 years	59.8	40.2	100.0	1 723		
35-39 years	59.1	40.9	100.0	1 323		
40-44 years	47.0	53.0	100.0	1 000		
45-49 years	41.2	58.8	100.0	771		
50-54 years	36.4	63.6	100.0	707		
55-59 years	36.3	63.7	100.0	498		
60-64 years	37.7	62.3	100.0	321		
65 and over	33.2	66.8	100.0	563		
Other age groups						
15-24 years	51.0	49.0	100.0	2 292		
15-64 years	51.2	48.8	100.0	10 447		
18 and over	50.4	49.6	100.0	10 732		
Employment Status						
Employee	54.0	46.0	100.0	7 130		
Self-employed with no	44.2	55.8	100.0	3 075		
workers						
Self-employed with	41.5	58.5	100.0	581		
workers						
Other	37.9	62.1	100.0	224		
Education level						
Primary school	52.3	47.7	100.0	3 482		
First cycle of Secondary	62.2	37.8	100.0	2 524		
School						
Second Cycle of Secondary	61.4	38.6	100.0	2 153		
School						
Tertiary Education	52.1	47.9	100.0	407		
No education	27.6	72.4	100.0	1 998		
Never been to school	11.9	88.1	100.0	446		
Source: INE- IOPREI 2022						

Table 4.3 - Percentage distribution of the population aged 15 and over surveyed by selected characteristics, by age group.

Selected characteristics		<del>a chara</del>		groups	B - B	<u> </u>	Total	Number of
Selected characteristics	15-24	25-34	35-44	45-	55-64	65 and	rotar	individuals
	years	years	years	54	years	over		surveyed
	years	years	years	years	years	Ovei		555,55.
Luanda	20.8	32.1	21.1	13.4	7.4	5.1	100.0	11 010
Luanua	20.0	32.1	21.1	13.4	7.4	3.1	100.0	11 010
Area of Residence								
Urban	20.3	33.0	21.8	13.1	7.0	4.8	100.0	8 873
Rural	22.8	28.5	18.2	14.8	9.4	6.3	100.0	2 137
Municipality								
Kilamba Kiaxi	27.9	28.6	19.3	12.7	6.9	4.7	100.0	623
Cazenga	18.7	33.0	28.4	11.4	5.4	3.1	100.0	971
Talatona	20.6	30.6	12.2	13.3	12.9	10.3	100.0	976
Cacuaco	19.7	45.5	22.0	9.5	2.2	1.1	100.0	1 793
Viana	27.9	31.2	20.8	8.4	7.4	4.3	100.0	985
Luanda	19.8	32.3	25.4	16.3	4.6	1.5	100.0	2 847
Belas	15.9	23.9	15.0	15.9	15.2	14.1	100.0	1 365
Icolo e Bengo	24.0	27.0	18.7	14.4	9.0	7.0	100.0	1 361
Quissama	0.0	3.4	28.1	29.2	28.1	11.2	100.0	89
Gender								
Men	21.1	37.0	22.6	10.4	5.5	3.4	100.0	5 532
Women	20.5	27.2	19.6	16.5	9.4	6.9	100.0	5 478
Employment Status								
Employee	24.4	33.0	18.6	11.1	7.6	5.3	100.0	7 130
Self-employed with no	13.6	32.1	23.9	17.6	7.4	5.4	100.0	3 075
workers								
Self-employed with workers	7.9	24.8	40.3	19.8	5.7	1.5	100.0	581
Other	40.2	21.0	11.2	13.8	8.0	5.8	100.0	224
Education level								
Primary school	23.9	26.8	21.6	16.0	8.2	3.6	100.0	3 482
First cycle of Secondary	30.5	38.9	19.1	8.1	2.7	0.7	100.0	2 524
School	00.0	4= -			•	• •	4000	
Second Cycle of Secondary	22.2	45.6	21.0	8.2	2.1	0.9	100.0	2 153
School				40.0	- 4		100 5	
Tertiary Education	8.8	42.5	30.0	10.3	7.1	1.2	100.0	407
No education	8.3	20.4	22.5	20.2	15.5	13.1	100.0	1 998
Never been to school	2.0	13.2	14.8	21.1	18.2	30.7	100.0	446
Source: INE- IOPREI 2022								

Table 4.4 - Percentage distribution of the population aged 15 and over surveyed by selected characteristics, by the level of education

by the level of education									
			Educatio	n level					Number
		First cycle	Second			Never			of
Selected characteristics	Primary	of	Cycle of	Tertiary	No	been	Undeclared	Total	individuals
	school		Secondary	Education	education	to	Onacciarca		surveyed
		School	School			school			
Luanda	31.6	22.9	19.6	3.7	18.1	4.1	0.0	100.0	11010
							0		
Area of Residence									
Urban	30.2	24.9	22.2	4.4	15.0	3.4	0	100.0	8873
Rural	37.5	14.8	8.7	0.9	31.3	6.8	0	100.0	2137
Municipality									
Kilamba Kiaxi	31.5	19.6	12.2	1.8	32.1	2.9	0	100.0	623
Cazenga	23.9	30.5	34.8	5.1	4.9	0.7	0	100.0	971
Talatona	40.6	12.4	12.2	6.1	25.6	3.1	0	100.0	976
Cacuaco	34.4	32.8	21.3	2.4	8.1	0.9	0	100.0	1793
Viana	30.5	20.3	15.9	1.1	26.8	5.4	0	100.0	985
Luanda	26.6	26.3	30.1	7.0	9.2	0.9	0	100.0	2847
Belas	28.6	18.4	11.4	2.1	28.4	11.1	0	100.0	1365
Icolo e Bengo	41.7	14.0	5.0	0.3	29.0	10.0	0	100.0	1361
Gender									
Men	32.9	28.4	23.9	3.8	10.0	1.0	0	100.0	5532
Women	30.3	17.4	15.2	3.6	26.4	7.2	0	100.0	5478
Age groups									
15-19 years	52.0	31.5	6.6	0.0	9.6	0.3	0	100.0	696
20-24 years	29.5	34.5	27.1	2.3	6.2	0.4	0	100.0	1596
25-29 years	25.1	30.2	28.0	4.5	10.9	1.3	0	100.0	1812
30-34 years	27.7	25.2	27.6	5.3	12.2	2.0	0	100.0	1723
35-39 years	30.8	23.2	20.8	6.2	16.6	2.3	0	100.0	1323
40-44 years	34.3	17.6	17.7	4.0	22.9	3.5	0	100.0	1000
45-49 years	37.4	16.6	11.9	2.7	25.6	5.8	0	100.0	771
50-54 years	37.9	10.9	12.0	3.0	29.3	6.9	0	100.0	707
55-59 years	38.0	9.2	6.0	3.2	35.1	8.4	0	100.0	498
60-64 years	30.2	6.9	4.7	4.0	42.1	12.1	0	100.0	321
65 and over	22.0	3.0	3.4	0.9	46.4	24.3	0.0	100.0	563
Other age groups									
15-24 years	36.3	33.6	20.9	1.6	7.2	0.4	0	100.0	2292
15-64 years	32.1	24.0	20.4	3.8	16.6	3.0	0	100.0	10447
18-64 years	31.4	24.0	21.0	4.0	16.7	3.0	0	100.0	10169
18 and over	30.9	22.9	20.1	3.8	18.2	4.1	0	100.0	10732
Employment Status									
Employee	31.3	21.8	18.5	2.8	21.6	4.0	0	100.0	7130
Self-employed with no workers	33.4	26.5	19.5	3.4	12.4	4.7	0	100.0	3075
Self-employed with workers	26.9	17.0	29.4	14.5	10.8	1.4	0	100.0	581
Other	28.6	25.9	27.2	7.6	7.1	3.6	0	100.0	224

## 5. EFFECTS OF COVID-19 ON THE ORGANIZATIONS REPRESENTING THE INFORMAL ECONOMY ACTORS IN LUANDA

Table 5.1 - Percentage distribution of the population aged 15 and over surveyed by selected characteristics, according to the impact on turnover or wages

	The major impact on turnover/wages								
Selected characteristics	Declined	Retained	Increased	Total	individuals surveyed				
Luanda	81.3	12.8	5.9	100.0	11 010				
Area of Residence									
Urban	83.7	11.9	4.4	100.0	8 873				
Rural	70.9	16.7	12.4	100.0	2 137				
Municipality	70.9	10.7	12.4	100.0	2 137				
Kilamba Kiaxi	73.4	18.8	7.9	100.0	623				
	73.4 89.2	10.3	0.5	100.0	971				
Cazenga Talatona	77.8	20.3	1.9	100.0	976				
Cacuaco	88.3	8.1	3.6	100.0	1 793				
Viana	73.1	11.7	15.2	100.0	985				
Luanda	87.6	7.7	4.7	100.0	2 847				
Belas	88.6	3.4	7.9	100.0	1 365				
Icolo e Bengo	62.9	28.1	9.0	100.0	1 361				
Quissama	0.0	100.0	0.0	100.0	89				
Gender									
Men	80.5	15.5	4.0	100.0	5 532				
Women	82.0	10.1	7.9	100.0	5 478				
Age groups									
15-19 years	74.9	16.2	8.9	100.0	696				
20-24 years	79.8	14.1	6.1	100.0	1 596				
25-29 years	81.1	12.8	6.1	100.0	1 812				
30-34 years	83.9	10.7	5.3	100.0	1 723				
35-39 years	81.6	11.9	6.5	100.0	1 323				
40-44 years	82.5	11.9	5.6	100.0	1 000				
45-49 years	82.7	10.9	6.4	100.0	771				
50-54 years	82.7	12.4	4.8	100.0	707				
55-59 years	78.7	15.3	6.0	100.0	498				
60-64 years	82.2	15.0	2.8	100.0	321				
65 and over	80.5	14.9	4.6	100.0	563				
Other age groups									
15-24 years	78.3	14.7	6.9	100.0	2 292				
15-64 years	81.3	12.7	6.0	100.0	10 447				
18-64 years	81.6	12.6	5.8	100.0	10 169				
18 and over	81.5	12.7	5.7	100.0	10 732				
Employment Status									
Employee	75.2	17.5	7.4	100.0	7 130				
Self-employed with no workers	94.3	2.9	2.8	100.0	3 075				
Self-employed with workers	93.1	1.9	5.0	100.0	581				
Other	64.3	30.4	5.4	100.0	224				
Education level	5 7.5	33.4	5.7	100.0	<b>22</b> T				
Primary school	76.5	16.1	7.4	100.0	3 482				
First cycle of Secondary School	84.0	11.5	4.5	100.0	2 524				
Second Cycle of Secondary School	85.6	10.4	4.0	100.0	2 153				
Tertiary Education	87.2	8.1	4.0 4.7	100.0	2 155 407				
No education	80.5	11.0	4.7 8.6	100.0	1 998				
Never been to school	80.5 79.6	11.0	0.7	100.0	1 998 446				

Table 5.2 - Percentage distribution of the population aged 15 and over surveyed by selected characteristics, according to the impact on the number of people employed or worked hours

	0	r worked I	nours		
Selected characteristics	e	n impact on t employed or	Number of individuals surveyed		
	Declined	Retained	Increased	Total	
Luanda	81.6	12.9	5.5	100.0	11 010
Area of Residence					
Urban	84.1	11.9	3.9	100.0	8 873
Rural	71.0	17.1	11.8	100.0	2 137
Municipality					
Kilamba Kiaxi	73.0	18.1	8.8	100.0	623
Cazenga	87.1	12.9	0.0	100.0	971
Talatona	77.5	20.1	2.5	100.0	976
Cacuaco	89.8	8.6	1.5	100.0	1 793
Viana	73.1	11.7	15.2	100.0	985
Luanda	88.7	7.1	4.2	100.0	2 847
Belas	89.0	3.4	7.6	100.0	1 365
Icolo e Bengo	62.8	28.1	9.0	100.0	1 361
Quissama	0.0	100.0	0.0	100.0	89
Gender					
Men	80.8	15.6	3.7	100.0	5 532
Women	82.4	10.3	7.3	100.0	5 478
Age groups					
15-19 years	74.3	17.1	8.6	100.0	696
20-24 years	80.8	13.2	6.0	100.0	1 596
25-29 years	82.2	12.6	5.2	100.0	1 812
30-34 years	84.1	10.7	5.2	100.0	1 723
35-39 years	82.0	12.2	5.8	100.0	1 323
40-44 years	82.1	12.8	5.1	100.0	1 000
45-49 years	82.6	11.7	5.7	100.0	771
50-54 years	83.0	12.9	4.1	100.0	707
55-59 years	78.9	15.1	6.0	100.0	498
60-64 years	81.9	15.6	2.5	100.0	321
65 and over	80.5	15.1	4.4	100.0	563
Other age groups					
15-24 years	78.8	14.4	6.8	100.0	2 292
15-64 years	81.7	12.8	5.5	100.0	10 447
18-64 years	82.0	12.7	5.4	100.0	10 169
18 and over	81.9	12.8	5.3	100.0	10 732
Employment Status					
Employee	75.7	17.0	7.3	100.0	7 130
Self-employed with no workers	95.0	3.0	2.0	100.0	3 075
Self-employed with workers	89.2	8.4	2.4	100.0	581
Other	65.2	31.3	3.6	100.0	224
Education level					
Primary school	76.4	16.5	7.1	100.0	3 482
First cycle of Secondary	04.0	10.0	4.2	100.0	2.524
School	84.9	10.9	4.2	100.0	2 524
Second Cycle of Secondary	06.3	10.4	2.4	100.0	2.452
School	86.2	10.4	3.4	100.0	2 153
Tertiary Education	85.5	11.3	3.2	100.0	407
No education	81.0	10.9	8.1	100.0	1 998
Never been to school	80.5	19.3	0.2	100.0	446

Table 5.3 - Percentage distribution of the population aged 15 and over surveyed based on selected characteristics, according to the impact on the number of customers

	The m	ners	Number of			
Selected characteristics						individuals
	Declined	Maintained	Increased	N/A	Total	surveyed
Luanda	73.9	11.1	2.2	12.8	100.0	11 010
Area of Residence						
Urban	76.2	10.7	2.4	10.8	100.0	8 873
Rural	64.4	12.9	1.2	21.5	100.0	2 137
Municipality						
Kilamba Kiaxi	67.7	13.6	0.2	18.5	100.0	623
Cazenga	71.0	9.4	0.7	18.9	100.0	971
Talatona	69.1	19.9	1.8	9.2	100.0	976
Cacuaco	83.3	7.5	3.2	5.9	100.0	1 793
Viana	71.3	11.8	0.6	16.3	100.0	985
Luanda	82.4	5.8	4.6	7.2	100.0	2 847
Belas	74.4	3.4	1.1	21.1	100.0	1 365
Icolo e Bengo	58.0	22.2	0.2	19.5	100.0	1 361
Quissama	0.0	100.0	0.0	0.0	100.0	89
Gender						
Men	72.6	13.2	1.8	12.4	100.0	5 532
Women	75.1	9.0	2.5	13.3	100.0	5 478
Age groups						
15-19 years	59.1	14.7	1.7	24.6	100.0	696
, 20-24 years	70.7	11.0	2.1	16.1	100.0	1 596
25-29 years	74.0	10.0	2.8	13.1	100.0	1 812
30-34 years	75.9	9.9	1.9	12.2	100.0	1 723
35-39 years	76.2	9.9	2.6	11.3	100.0	1 323
40-44 years	75.6	10.3	2.9	11.2	100.0	1 000
45-49 years	77.0	10.4	2.9	9.7	100.0	771
50-54 years	76.7	12.2	1.6	9.6	100.0	707
55-59 years	74.3	14.1	1.2	10.4	100.0	498
60-64 years	77.9	13.4	0.3	8.4	100.0	321
65 and over	75.3	14.2	1.1	9.4	100.0	563
Other age groups	73.3	14.2	1.1	3.1	100.0	303
15-24 years	67.2	12.1	2.0	18.7	100.0	2 292
15-64 years	73.8	11.0	2.2	13.0	100.0	10 447
18-64 years	74.3	10.8	2.2	12.6	100.0	10 169
18 and over	74.4	11.0	2.2	12.4	100.0	10 732
Employment Status	7					
Employee	68.7	14.8	1.4	15.1	100.0	7 130
Self-employed with no	84.3	2.9	3.1	9.8	100.0	3 075
workers						
Self-employed with workers	88.8	2.6	4.6	4.0	100.0	581
Other	57.1	30.4	7.1	5.4	100.0	224
Education level						
Primary school	70.3	13.8	2.1	13.7	100.0	3 482
First cycle of Secondary School	74.5	9.0	2.4	14.0	100.0	2 524
Second Cycle of Secondary						
School	76.1	8.5	2.7	12.7	100.0	2 153
Tertiary Education	77.6	9.8	4.9	7.6	100.0	407
No education	75.2	10.2	1.2	13.5	100.0	1 998
Never been to school	77.6	19.7	0.7	2.0	100.0	446

Table 5.4 - Percentage distribution of the population aged 15 and over surveyed based on selected characteristics, specifically those who have already heard about the National Institute of Social Security

	institute of Social Security									
Selected characteristics	I have	heard :	about the National Institute of Social Security	Number of individuals surveyed						
	Yes	No	Total							
Luanda	43.8	56.2	100.0	11 010						
Area of Residence										
Urban	49.0	51.0	100.0	8 873						
Rural	22.0	78.0	100.0	2 137						
Municipality										
Kilamba Kiaxi	25.5	74.5	100.0	623						
Cazenga	65.4	34.6	100.0	971						
Talatona	33.5	66.5	100.0	976						
Cacuaco	62.6	37.4	100.0	1 793						
Viana	27.9	72.1	100.0	985						
Luanda	59.7	40.3	100.0	2 847						
Belas	32.6	67.4	100.0	1 365						
Icolo e Bengo	10.1	89.9	100.0	1 361						
Quissama	19.1	80.9	100.0	89						
Gender	13.1	80.5	100.0	85						
Men	54.5	45.5	100.0	5 532						
Women	32.9	43.3 67.1	100.0	5 478						
Age groups	32.3	07.1	100.0	3 476						
15-19 years	18.8	81.2	100.0	696						
•										
20-24 years	39.9	60.1	100.0	1 596						
25-29 years	46.5	53.5	100.0	1 812						
30-34 years	54.0	46.0	100.0	1 723						
35-39 years	53.4	46.6	100.0	1 323						
40-44 years	47.9	52.1	100.0	1 000						
45-49 years	44.0	56.0	100.0	771						
50-54 years	44.3	55.7	100.0	707						
55-59 years	33.9	66.1	100.0	498						
60-64 years	34.3	65.7	100.0	321						
65 and over	28.2	71.8	100.0	563						
Other age groups										
15-24 years	33.5	66.5	100.0	2 292						
15-64 years	44.6	55.4	100.0	10 447						
18-64 years	45.4	54.6	100.0	10 169						
18 and over	44.5	55.5	100.0	10 732						
<b>Employment Status</b>										
Employee	38.8	61.2	100.0	7 130						
Self-employed with no	50.8	49.2	100.0	3 075						
workers	50.0	73.2	100.0	3 073						
Self-employed with	64.7	35.3	100.0	581						
workers	04.7	33.3	100.0	301						
Other	50.9	49.1	100.0	224						
Education level										
Primary school	34.8	65.2	100.0	3 482						
First cycle of Secondary	54.7	45.3	100.0	2 524						
School	J4.1	٠,٠,٠	100.0	2 J27						
Second Cycle of Secondary	73.9	26.1	100.0	2 153						
School	13.3	20.1	100.0	2 133						
Tertiary Education	84.5	15.5	100.0	407						
No education	12.5	87.5	100.0	1 998						
Never been to school	9.2	90.8	100.0	446						

Table 5.5 - Percentage distribution of the population aged 15 and over surveyed by selected characteristics, according to the impact on social security contributions

	Impact on social security contributions Nun								
Selected characteristics				Does not		individuals			
Selected characteristics	Declined	Maintained	Increased	contribute to social	Total	surveyed			
				security		sui veyeu			
Luanda	20.2	3.1	0.1	76.6	100.0	11 010			
Area of Residence									
Urban	20.8	3.2	0.2	75.8	100.0	8 873			
Rural	14.0	2.1	0.0	83.9	100.0	2 137			
Municipality									
Kilamba Kiaxi	45.3	0.6	0.0	54.1	100.0	623			
Cazenga	10.9	3.9	0.3	84.9	100.0	971			
Talatona	8.3	5.2	0.6	85.9	100.0	976			
Cacuaco	11.5	1.9	0.2	86.5	100.0	1 793			
Viana	14.5	2.2	0.0	83.3	100.0	985			
Luanda	27.9	3.6	0.1	68.4	100.0	2 847			
Belas	33.0	2.7	0.0	64.3	100.0	1 365			
Icolo e Bengo	9.5	1.5	0.0	89.1	100.0	1 361			
Quissama	0.0	23.5	0.0	76.5	100.0	89			
Gender									
Men	20.6	3.7	0.2	75.5	100.0	5 532			
Women	19.4	2.2	0.1	78.3	100.0	5 478			
Age groups									
15-19 years	8.4	0.0	0.0	91.6	100.0	696			
20-24 years	13.5	1.6	0.3	84.6	100.0	1 596			
25-29 years	16.1	1.8	0.2	81.9	100.0	1 812			
30-34 years	23.1	3.5	0.1	73.3	100.0	1 723			
35-39 years	23.3	3.5	0.3	72.8	100.0	1 323			
40-44 years	24.0	4.4	0.0	71.6	100.0	1 000			
45-49 years	20.1	3.8	0.0	76.1	100.0	771			
, 50-54 years	21.7	5.1	0.0	73.2	100.0	707			
, 55-59 years	20.7	1.8	0.0	77.5	100.0	498			
60-64 years	24.5	9.1	0.0	66.4	100.0	321			
65 and over	28.3	2.5	0.0	69.2	100.0	563			
Other age groups									
15-24 years	12.6	1.3	0.3	85.8	100.0	2 292			
15-64 years	19.9	3.1	0.2	76.8	100.0	10 447			
18-64 years	19.9	3.2	0.2	76.8	100.0	10 169			
18 and over	20.2	3.1	0.1	76.5	100.0	10 732			
Employment Status									
Employee	18.1	3.7	0.3	78.0	100.0	7 130			
Self-employed with no									
workers	23.6	1.6	0.0	74.8	100.0	3 075			
Self-employed with		_	_						
workers	22.6	5.3	0.0	72.1	100.0	581			
Other	14.9	2.6	0.0	82.5	100.0	224			
Education level	1-1.5	2.0	0.0	02.3	100.0	227			
Primary school	19.6	1.7	0.2	78.4	100.0	3 482			
First cycle of Secondary									
School	18.6	2.0	0.0	79.3	100.0	2 524			
Second Cycle of									
Secondary School	21.7	3.5	0.1	74.7	100.0	2 153			
Tertiary Education	23.8	11.6	0.6	64.0	100.0	407			
No education									
	17.2	1.6	0.0	81.2	100.0	1 998			
Never attended school	14.6	4.9	0.0	80.5	100.0	446			

Table 5.6 - Percentage distribution of the population aged 15 and over surveyed by selected characteristics, according to the impact on access to social services

Selected characteristics	The	Number of				
Selected characteristics	Declined	Maintained	Increased	Total	individuals surveyed	
Luanda	80.3	13.3	6.3	100.0	11 010	
Area of Residence						
Urban	82.3	12.8	4.9	100.0	8 873	
Rural	72.1	15.6	12.3	100.0	2 137	
Municipality	72.1	13.0	12.5	100.0	2 137	
Kilamba Kiaxi	73.0	19.6	7.4	100.0	623	
Cazenga	87.2	10.8	2.0	100.0	971	
Talatona	77.4	21.0	1.6	100.0	976	
Cacuaco	84.2	11.3	4.5	100.0	1 793	
	72.2	11.5		100.0	985	
Viana			16.3			
Luanda	87.6	7.6	4.8	100.0	2 847	
Belas	89.2	3.1	7.8	100.0	1 365	
Icolo e Bengo	62.8	27.6	9.6	100.0	1 361	
Quissama	0.0	98.9	1.1	100.0	89	
Gender						
Men	78.4	16.2	5.4	100.0	5 532	
Women	82.3	10.4	7.3	100.0	5 478	
Age groups						
15-19 years	75.3	15.2	9.5	100.0	696	
20-24 years	80.8	11.8	7.4	100.0	1 596	
25-29 years	80.9	12.7	6.4	100.0	1 812	
30-34 years	82.5	11.5	6.0	100.0	1 723	
35-39 years	79.9	12.7	7.4	100.0	1 323	
40-44 years	80.5	13.4	6.1	100.0	1 000	
45-49 years	79.4	14.8	5.8	100.0	771	
50-54 years	80.5	16.3	3.3	100.0	707	
, 55-59 years	78.5	15.3	6.2	100.0	498	
60-64 years	79.4	15.6	5.0	100.0	321	
65 and over	80.6	15.5	3.9	100.0	563	
Other age groups			0.0			
15-24 years	79.1	12.9	8.0	100.0	2 292	
15-64 years	80.3	13.2	6.5	100.0	10 447	
18-64 years	80.5	13.1	6.3	100.0	10 169	
18 and over	80.5	13.3	6.2	100.0	10 732	
Employment Status	00.5	13.3	0.2	100.0	10 / 32	
Employee	74.7	17.2	8.1	100.0	7 130	
Self-employed with no workers	92.8	4.4	2.8	100.0	3 075	
Self-employed with workers	92.8 89.2	6.2	4.6	100.0	581	
Other	64.7		2.2		224	
	04.7	33.0	۷.۷	100.0	224	
Education level	76.1	16.0	7.0	100.0	2.402	
Primary school	76.1	16.0	7.9		3 482	
First cycle of Secondary School	83.4	11.6	5.0	100.0	2 524	
Second Cycle of Secondary	83.1	11.3	5.6	100.0	2 153	
School						
Tertiary Education	78.9	17.0	4.2	100.0	407	
No education	81.0	11.1	7.9	100.0	1 998	
Never been to school	80.0	19.5	0.4	100.0	446	

Table 5.7 - Percentage distribution of the population aged 15 and over surveyed based on selected characteristics, according to the impact of the Covid-19 pandemic on men, women and on both

women and on both								
_		Number of						
Selected characteristics					individuals			
	Men	Women	Both	Total	surveyed			
Luanda	13.8	16.8	69.5	100.0	11 010			
Area of Residence								
Urban	13.9	14.9	71.2	100.0	8 873			
Rural	13.3	24.7	62.0	100.0	2 137			
Municipality								
Kilamba Kiaxi	21.0	20.2	58.7	100.0	623			
Cazenga	22.2	11.1	66.6	100.0	971			
Talatona	12.6	27.7	59.7	100.0	976			
Cacuaco	19.0	6.5	74.5	100.0	1 793			
Viana	9.6	21.2	69.1	100.0	985			
Luanda	11.3	11.4	77.2	100.0	2 847			
Belas	15.2	22.4	62.4	100.0	1 365			
Icolo e Bengo	5.9	28.1	66.1	100.0	1 361			
Quissama	3.4	2.2	94.4	100.0	89			
Gender								
Men	22.5	6.2	71.3	100.0	5 532			
Women	5.0	27.4	67.6	100.0	5 478			
Age groups		_,	0,10		<u> </u>			
15-19 years	10.1	18.8	71.1	100.0	696			
20-24 years	14.8	14.1	71.1	100.0	1 596			
25-29 years	14.8	13.6	71.5	100.0	1 812			
30-34 years	14.0	13.5	72.5	100.0	1 723			
35-39 years	16.6	14.1	69.3	100.0	1 323			
40-44 years	12.5	17.0	70.5	100.0	1 000			
45-49 years	13.7	18.4	67.8	100.0	771			
50-54 years	12.4	22.9	64.6	100.0	707			
55-59 years	10.6	27.3	62.0	100.0	498			
60-64 years	15.3	22.1	62.6	100.0	321			
65 and over	10.7	25.2	64.1	100.0	563			
	10.7	25.2	04.1	100.0	303			
Other age groups	13.4	15.5	71.1	100.0	2 292			
15-24 years	13.4 14.0			100.0				
15-64 years		16.3	69.7		10 447			
18-64 years	14.2	16.3	69.6	100.0	10 169			
18 and over	14.0	16.7	69.3	100.0	10 732			
Employment Status	14.2	10.0	66.0	100.0	7.120			
Employee	14.2	19.0	66.9	100.0	7 130			
Self-employed with no workers	13.6	12.8	73.6	100.0	3 075			
Self-employed with workers	10.7	12.0	77.3	100.0	581			
Other	12.5	12.9	74.6	100.0	224			
Education level	100	4= 0		100.0	2.402			
Primary school	13.3	17.8	68.8	100.0	3 482			
First cycle of Secondary School	16.4	11.3	72.3	100.0	2 524			
Second Cycle of Secondary	15.3	9.8	74.9	100.0	2 153			
School								
Tertiary Education	16.7	11.1	72.2	100.0	407			
No education	11.1	29.3	59.6	100.0	1 998			
Never been to school	4.7	22.0	73.3	100.0	446			

#### 8. BARRIERS TO THE TRANSITION FROM THE INFORMAL TO THE FORMAL ECONOMY

Table 8.1 - Percentage distribution of the population aged 15 and over surveyed based on selected characteristics, specifically those interested in registering and legalizing their business activity

Selected characteristics	Inter	Number of individuals		
	Yes	No	Total	surveyed <b>11 010</b>
Luanda	84.1	15.9	100.0	
Area of Residence				
Urban	84.2	15.8	100.0	8 873
Rural	83.3	16.7	100.0	2 137
Municipality				
Kilamba Kiaxi	100.0	0.0	100.0	623
Cazenga	79.4	20.6	100.0	971
Talatona	52.2	47.8	100.0	976
Cacuaco	92.6	7.4	100.0	1 793
Viana	30.8	69.2	100.0	985
Luanda	91.0	9.0	100.0	2 847
Belas	76.1	23.9	100.0	1 365
Icolo e Bengo	44.0	56.0	100.0	1 361
Quissama	0.0	0.0	0.0	89
Gender				
Men	87.1	12.9	100.0	5 532
Women	81.8	18.2	100.0	5 478
Age groups				
15-19 years	75.7	24.3	100.0	696
, 20-24 years	82.1	17.9	100.0	1 596
25-29 years	82.2	17.8	100.0	1 812
30-34 years	87.3	12.7	100.0	1 723
35-39 years	87.9	12.1	100.0	1 323
40-44 years	89.8	10.2	100.0	1 000
45-49 years	86.8	13.2	100.0	771
50-54 years	88.3	11.7	100.0	707
55-59 years	78.1	21.9	100.0	498
60-64 years	79.0	21.0	100.0	321
65 and over	60.6	39.4	100.0	563
Other age groups				
15-24 years	80.5	19.5	100.0	2 292
15-64 years	85.3	14.7	100.0	10 447
18-64 years	85.5	14.5	100.0	10 169
18 and over	84.3	15.7	100.0	10 732
Employment Status				
Employee	0.0	0.0	0.0	7 130
Self-employed with no workers	86.1	13.9	100.0	3 075
Self-employed with workers	84.7	15.3	100.0	581
Other	54.9	45.1	100.0	224
Education level				
Primary school	87.3	12.7	100.0	3 482
First cycle of Secondary School	83.9	16.1	100.0	2 524
Second Cycle of Secondary School	86.4	13.6	100.0	2 153
Tertiary Education	92.3	7.7	100.0	407
No education	76.1	23.9	100.0	1 998
Never been to school	61.1	38.9	100.0	446

Table 8.2 - Percentage distribution of the population aged 15 and over interviewed based on selected characteristics, specifically the benefits that individuals are aware of from formalizing their business activity

Selected characteristics	Yes	No	Total	Number of individuals surveyed
Luanda	30.7	69.3	100.0	11 010
Area of Residence				
Urban	30.3	69.7	100.0	8 873
Rural	36.3	63.7	100.0	2 137
Municipality	30.3	03.7	100.0	2 137
Kilamba Kiaxi	16.9	83.1	100.0	623
Cazenga	14.7	85.3	100.0	971
Talatona	8.7	91.3	100.0	976
Cacuaco	36.7	63.3	100.0	1 793
Viana	10.5	89.5	100.0	985
Luanda	41.3	58.7	100.0	2 847
Belas	16.8	83.2	100.0	1 365
Icolo e Bengo	2.6	97.4	100.0	1 361
Quissama	0.0	0.0	0.0	89
Gender	0.0	0.0	0.0	33
Men	34.1	65.9	100.0	5 532
Women	28.1	71.9	100.0	5 478
Age groups	20.1	, 1.5	200.0	3 176
15-19 years	16.2	83.8	100.0	696
20-24 years	18.2	81.8	100.0	1 596
25-29 years	23.6	76.4	100.0	1 812
30-34 years	32.8	67.2	100.0	1 723
35-39 years	40.3	59.7	100.0	1 323
40-44 years	41.5	58.5	100.0	1 000
45-49 years	33.8	66.2	100.0	771
50-54 years	35.3	64.7	100.0	707
55-59 years	29.2	70.8	100.0	498
60-64 years	34.0	66.0	100.0	321
65 and over	14.9	85.1	100.0	563
Other age groups		03.1	200.0	303
15-24 years	17.7	82.3	100.0	2 292
15-64 years	31.5	68.5	100.0	10 447
18-64 years	31.8	68.2	100.0	10 169
18 and over	31.0	69.0	100.0	10 732
Employment Status	31.0	03.0	200.0	10 702
Employee	0.0	0.0	0.0	7 130
Self-employed with no workers	28.4	71.6	100.0	3 075
Self-employed with workers	49.9	50.1	100.0	581
Other	12.5	87.5	100.0	224
Education level				<del></del> :
Primary school	30.5	69.5	100.0	3 482
First cycle of Secondary School	26.6	73.4	100.0	2 524
Second Cycle of Secondary School	42.7	57.3	100.0	2 153
Tertiary Education	55.6	44.4	100.0	407
No education	16.9	83.1	100.0	1 998
Never been to school	3.7	96.3	100.0	446

Table 8.3 - Percentage distribution of the population aged 15 and over surveyed based on selected characteristics, specifically the most frequently used means of work or business

		Most from	onthu	used techno	logy of	work or hu	cinocc		
			ciiuy l	useu leciiilo			3111622		Number of
Selected characteristics	Mobile phone	Mobile phone applications (WhatsApp, etc.)	Email	ATM Card/Credit Cards	ATM Card /Debit card	money (UNITEL Money, E- kumbú, etc.)	ATM Card Express	Total	individuals surveyed
Luanda	94.5	2.0	0.4	1.8	0.7	0.2	0.4	100.0	11 010
Area of Residence				1.0				100.0	0.070
Urban	94.5	2.1	0.4	1.8	0.7	0.2	0.4	100.0	8 873
Rural Municipality	96.2	1.3	0.0	1.3	1.3	0.0	0.0	100.0	2 137
Kilamba Kiaxi	100.0	0.0	0.0	0.0	0.0	0.0	0.0	100.0	623
Cazenga	90.6	3.6	0.4	4.0	0.4	0.0	9	100.0	971
Talatona	93.9	6.1	0.0	0.0	0.0	0.0	0.0	100.0	976
Cacuaco	98.9	0.3	0.1	0.1	0.0	0.4	0.1	100.0	1 793
Viana	87.5	0.0	0.0	0.0	0.0	0.0	12.5	100.0	985
Luanda	92.5	2.4	6	2.4	1.5	0.1	0.4	100.0	2 847
Belas	97.8	2.2	0.0	0.0	0.0	0.0	0.0	100.0	1 365
Icolo e Bengo	100.0	0.0	0.0	0.0	0.0	0.0	0.0	100.0	1 361
Quissama	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	89
Gender									
Men	94.0	2.3	0.4	1.8	0.7	0.2	0.5	100.0	5 532
Women	95.3	1.5	0.4	1.7	0.7	0.1	0.2	100.0	5 478
Age groups	02.2	2.2	0.0	2.0	4.0	0.0	0.0	100.0	606
15-19 years	92.0	2.0	0.0	2.0	4.0	0.0	0.0	100.0	696
20-24 years	92.1	2.2	0.3	2.8	1.1	1.1	0.3	100.0	1 596
25-29 years	93.4 94.7	1.7	0.4	2.3	1.4	0.0	0.8	100.0	1 812
30-34 years 35-39 years	94.7 95.1	2.0 1.9	0.2 0.9	2.4 1.4	0.5 0.0	0.0 0.0	0.2 0.7	100.0 100.0	1 723 1 323
40-44 years	93.6	3.9	0.9	1.4	0.7	0.0	0.7	100.0	1 000
45-49 years	97.6	1.4	0.0	0.0	0.0	0.0	0.0	100.0	771
50-54 years	98.0	0.0	1.3	7	0.0	0.0	0.0	100.0	707
55-59 years	92.2	6.3	0.0	0.0	1.6	0.0	0.0	100.0	498
60-64 years	100.0	0.0	0.0	0.0	0.0	0.0	0.0	100.0	321
65 and over	100.0	0.0	0.0	0.0	0.0	0.0	0.0	100.0	563
Other age groups									
15-24 years	92.1	2.2	0.2	2.7	1.5	1.0	0.2	100.0	2 292
15-64 years	94.4	2.1	0.4	1.8	0.7	0.2	0.4	100.0	10 447
18-64 years	94.4	2.1	0.4	1.8	0.7	0.2	0.4	100.0	10 169
18 and over	94.5	2.1	0.4	1.8	0.7	0.2	0.4	100.0	10 732
Employment Status									
Employee Self-	93.6	2.0	0.4	2.1	1.1	0.2	0.5	100.0	7 130
employed with no workers Self-	97.6	1.3	0.2	0.5	0.2	0.1	0.1	100.0	3 075
employed with workers	88.9	4.9	1.0	3.5	0.7	0.0	1.0	100.0	581
Other	90.7	0.0	0.0	9.3	0.0	0.0	0.0	100.0	224
<b>Education level</b>									
Primary school	94.9	1.7	0.0	2.4	0.3	0.2	0.5	100.0	3 482
First cycle of Secondary School	95.6	1.3	0.5	1.5	0.2	0.4	0.5	100.0	2 524
Second Cycle of Secondary School	93.7	2.5	0.5	1.8	1.4	0.0	0.1	100.0	2 153
Tertiary Education	89.6	4.3	0.9	2.4	1.4	0.0	1.4	100.0	407
No education	98.5	1.5	0.0	0.0	0.0	0.0	0.0	100.0	1 998
Never been	100.0	0.0	0.0	0.0	0.0	0.0	0.0	100.0	446
to school	100.0	0.0	0.0	0.0	0.0	0.0	0.0	100.0	770

Table 8.4 - Percentage distribution of the surveyed population aged 15 years or above based on selected characteristics, specifically the ownership of a bank account

Selected characteristics	Owr	nership of account		Number of individuals surveyed
	Yes	No	Total	,
Luanda	41.7	58.3	100.0	11 010
Area of Residence				
Urban	45.4	54.6	100.0	8 873
Rural	26.2	73.8	100.0	2 137
Municipality				
Kilamba Kiaxi	31.5	68.5	100.0	623
Cazenga	61.3	38.7	100.0	971
Talatona	31.6	68.4	100.0	976
Cacuaco	46.8	53.2	100.0	1 793
Viana	35.5	64.5	100.0	985
Luanda	53.5	46.5	100.0	2 847
Belas	35.0	65.0	100.0	1 365
Icolo e Bengo	19.0	81.0	100.0	1 361
Quissama	43.8	56.2	100.0	89
Gender				
Men	49.9	50.1	100.0	5 532
Women	33.4	66.6	100.0	5 478
Age groups				
15-19 years	10.2	89.8	100.0	696
20-24 years	36.4	63.6	100.0	1 596
25-29 years	45.8	54.2	100.0	1 812
30-34 years	53.0	47.0	100.0	1 723
35-39 years	51.2	48.8	100.0	1 323
40-44 years	45.8	54.2	100.0	1 000
45-49 years	42.5	57.5	100.0	771
50-54 years	42.4	57.6	100.0	707
55-59 years	32.9	67.1	100.0	498
60-64 years	34.9	65.1	100.0	321
65 and over	26.8	73.2	100.0	563
Other age groups				
15-24 years	28.4	71.6	100.0	2 292
15-64 years	42.5	57.5	100.0	10 447
18-64 years	43.5	56.5	100.0	10 169
18 and over	42.6	57.4	100.0	10 732
Employment Status				
Employee	39.2	60.8	100.0	7 130
Self-employed with no workers	43.2	56.8	100.0	3 075
Self-employed with workers	63.3	36.7	100.0	581
Other	42.0	58.0	100.0	224
Education level				
Primary school	29.2	70.8	100.0	3 482
First cycle of Secondary School	51.1	48.9	100.0	2 524
Second Cycle of Secondary School	74.3	25.7	100.0	2 153
Tertiary Education	87.7	12.3	100.0	407
No education	15.0	85.0	100.0	1 998
Never been to school	5.8	94.2	100.0	446

Table 8.5 - Percentage distribution of the surveyed population aged 15 or above based on selected characteristics, specifically the individuals who are aware of the simplified bank account or the "Bankita" bank account

Selected characteristics			plified bank ied "Bankita"	Number of individuals surveyed	
	Yes	No	Total		
Luanda	26.3	73.7	100.0	11 010	
Area of Residence					
Urban	29.0	71.0	100.0	8 873	
Rural	15.2	84.8	100.0	2 137	
Municipality					
Kilamba Kiaxi	28.3	71.7	100.0	623	
Cazenga	25.5	74.5	100.0	971	
Talatona	19.9	80.1	100.0	976	
Cacuaco	37.9	62.1	100.0	1 793	
Viana	19.2	80.8	100.0	985	
Luanda	35.3	64.7	100.0	2 847	
Belas	16.9	83.1	100.0	1 365	
Icolo e Bengo	12.1	87.9	100.0	1 361	
Quissama	10.1	89.9	100.0	89	
Gender					
Men	30.5	69.5	100.0	5 532	
Women	22.1	77.9	100.0	5 478	
Age groups					
15-19 years	12.1	87.9	100.0	696	
20-24 years	27.8	72.2	100.0	1 596	
25-29 years	31.6	68.4	100.0	1 812	
30-34 years	35.6	64.4	100.0	1 723	
35-39 years	28.9	71.1	100.0	1 323	
40-44 years	28.9	71.1	100.0	1 000	
45-49 years	20.9	79.1	100.0	771	
50-54 years	24.8	75.2	100.0	707	
55-59 years	15.9	84.1	100.0	498	
60-64 years	14.3	85.7	100.0	321	
65 and over	8.7	91.3	100.0	563	
Other age groups					
15-24 years	23.0	77.0	100.0	2 292	
15-64 years	27.2	72.8	100.0	10 447	
18-64 years	27.8	72.2	100.0	10 169	
18 and over	26.8	73.2	100.0	10 732	
Employment Status					
Employee	23.5	76.5	100.0	7 130	
Self-employed with no workers	30.5	69.5	100.0	3 075	
Self-employed with workers	37.2	62.8	100.0	581	
Other	27.2	72.8	100.0	224	
Education level					
Primary school	19.3	80.7	100.0	3 482	
First cycle of Secondary School	33.0	67.0	100.0	2 524	
Second Cycle of Secondary School	46.4	53.6	100.0	2 153	
Tertiary Education	53.1	46.9	100.0	407	
No education	7.5	92.5	100.0	1 998	
Never been to school	5.8	94.2	100.0	446	

Table 8.6 - Percentage distribution of the surveyed population aged 15 years or above based on selected characteristics, according to their interest in applying for a micro-credit in the next 12 months

		er the respond	dent has an		
Selected characteristics	interest in a	pplying for a	Number of individuals comments		
Selected characteristics	th	e next 12 mo	nths.	Number of individuals surveyed	
	Yes	No	Total		
Luanda	69.3	30.7	100.0	11 010	
Area of Residence					
Urban	69.7	30.3	100.0	8 873	
Rural	67.7	32.3	100.0	2 137	
Municipality					
Kilamba Kiaxi	77.8	22.2	100.0	623	
Cazenga	71.7	28.3	100.0	971	
Talatona	55.8	44.2	100.0	976	
Cacuaco	70.0	30.0	100.0	1 793	
Viana	78.3	21.7	100.0	985	
Luanda	65.6	34.4	100.0	2 847	
Belas	76.6	23.4	100.0	1 365	
Icolo e Bengo	65.5	34.5	100.0	1 361	
Quissama	80.9	19.1	100.0	89	
Gender	740	25.0	100.0	5.500	
Men	74.2	25.8	100.0	5 532	
Women	64.3	35.7	100.0	5 478	
Age groups					
15-19 years	52.6	47.4	100.0	696	
20-24 years	66.9	33.1	100.0	1 596	
25-29 years	71.1	28.9	100.0	1 812	
30-34 years	72.4	27.6	100.0	1 723	
35-39 years	74.9	25.1	100.0	1 323	
40-44 years	70.1	29.9	100.0	1 000	
45-49 years	75.4	24.6	100.0	771	
50-54 years	71.9	28.1	100.0	707	
55-59 years	71.3	28.7	100.0	498	
60-64 years	71.0	29.0	100.0	321	
65 and over	52.4	47.6	100.0	563	
Other age groups					
15-24 years	62.6	37.4	100.0	2 292	
15-64 years	70.2	29.8	100.0	10 447	
18-64 years	71.0	29.0	100.0	10 169	
18 and over	70.0	30.0	100.0	10 732	
Employment Status	69.0	31.0	100.0	7 130	
Employee Self-employed with no workers	69.1	30.9	100.0	3 075	
Self-employed with workers	76.1	23.9	100.0	581	
Other	64.7	25.9 35.3	100.0	224	
Education level	04.7	JJ.J	100.0	Z2 <del>4</del>	
Primary school	60.6	20.4	100.0	2.492	
•	69.6	30.4	100.0	3 482	
First cycle of Secondary School	70.1	29.9	100.0	2 524	
Second Cycle of Secondary School	76.6	23.4	100.0	2 153	
Tertiary Education	77.4	22.6	100.0	407	
No education	62.6	37.4	100.0	1 998	
Never been to school	49.3	50.7	100.0	446	

Table 8.7 - Percentage distribution of the surveyed population aged 15 years or above on selected characteristics, specifically individuals who have applied for a micro-credit in the last 12 months

	12	2 months			
	Wheth	er the respo	ndent has		
	applied fo	r a micro-cre	dit in the last		
Selected characteristics		12 months	S	Number of individuals surveyed	
	Yes No Total			•	
Luanda	2.3	97.7	100.0	11 010	
2441144		37.17	200.0	11 010	
Area of Residence					
Urban	2.6	97.4	100.0	8 873	
Rural	0.7	99.3	100.0	2 137	
Municipality					
Kilamba Kiaxi	0.2	99.8	100.0	623	
Cazenga	2.1	97.9	100.0	971	
Talatona	1.1	98.9	100.0	976	
Cacuaco	3.4	96.6	100.0	1 793	
Viana	1.5	98.5	100.0	985	
Luanda	3.3	96.7	100.0	2 847	
Belas	3.0	97.0	100.0	1 365	
Icolo e Bengo	0.4	99.6	100.0	1 361	
Quissama	1.1	98.9	100.0	89	
Gender	1.1	30.3	100.0	83	
Men	2.3	97.7	100.0	5 532	
Women	2.3	97.7	100.0	5 478	
Age groups	0.1	00.0	100.0	coc	
15-19 years	0.1	99.9	100.0	696	
20-24 years	0.8	99.2	100.0	1 596	
25-29 years	1.4	98.6	100.0	1 812	
30-34 years	3.1	96.9	100.0	1 723	
35-39 years	3.1	96.9	100.0	1 323	
40-44 years	3.0	97.0	100.0	1 000	
45-49 years	3.5	96.5	100.0	771	
50-54 years	3.8	96.2	100.0	707	
55-59 years	2.6	97.4	100.0	498	
60-64 years	3.7	96.3	100.0	321	
65 and over	1.1	98.9	100.0	563	
Other age groups					
15-24 years	0.6	99.4	100.0	2 292	
15-64 years	2.3	97.7	100.0	10 447	
18-64 years	2.4	97.6	100.0	10 169	
18 and over	2.3	97.7	100.0	10 732	
Employment Status					
Employee	1.2	98.8	100.0	7 130	
Self-employed with no workers	4.1	95.9	100.0	3 075	
Self-employed with workers	5.7	94.3	100.0	581	
Other	3.6	96.4	100.0	224	
<b>Education level</b>					
Primary school	1.3	98.7	100.0	3 482	
First cycle of Secondary School	2.5	97.5	100.0	2 524	
Second Cycle of Secondary School	3.6	96.4	100.0	2 153	
Tertiary Education	10.8	89.2	100.0	407	
No education	0.8	99.2	100.0	1 998	
Never been to school	0.4	99.6	100.0	446	

Table 8.8 - Percentage distribution of the surveyed population aged 15 15 years or above based on selected characteristics, specifically individuals who have applied for a micro-credit in the last 12 months

		ined a micro			
Selected characteristics	Yes	No	Total	Number of individuals surveyed	
Luanda	33.2	66.8	100.0	11 010	
Area of Residence					
Urban	32.9	67.1	100.0	8 873	
Rural	37.5	62.5	100.0	2 137	
Municipality					
Kilamba Kiaxi	0.0	100.0	100.0	623	
Cazenga	40.0	60.0	100.0	971	
Talatona	54.5	45.5	100.0	976	
Cacuaco	31.1	68.9	100.0	1 793	
Viana	25.0	75.0	100.0	985	
Luanda	39.8	60.2	100.0	2 847	
Belas	19.5	80.5	100.0	1 365	
Icolo e Bengo	16.7	83.3	100.0	1 361	
Quissama	0.0	100.0	100.0	89	
Gender					
Men	34.1	65.9	100.0	5 532	
Women	32.3	67.7	100.0	5 478	
Age groups					
15-19 years	0.0	100.0	100.0	696	
20-24 years	38.5	61.5	100.0	1 596	
25-29 years	30.8	69.2	100.0	1 812	
30-34 years	22.2	77.8	100.0	1 723	
35-39 years	22.0	78.0	100.0	1 323	
40-44 years	46.7	53.3	100.0	1 000	
45-49 years	29.6	70.4	100.0	771	
50-54 years	48.1	51.9	100.0	707	
, 55-59 years	61.5	38.5	100.0	498	
60-64 years	33.3	66.7	100.0	321	
65 and over	33.3	66.7	100.0	563	
Other age groups					
15-24 years	35.7	64.3	100.0	2 292	
15-64 years	33.2	66.8	100.0	10 447	
18-64 years	33.2	66.8	100.0	10 169	
18 and over	33.2	66.8	100.0	10 732	
Employment Status					
Employee	39.8	60.2	100.0	7 130	
Self-employed with no workers	31.2	68.8	100.0	3 075	
Self-employed with workers	29.4	70.6	100.0	581	
Other	12.5	87.5	100.0	224	
Education level					
Primary school	30.4	69.6	100.0	3 482	
First cycle of Secondary School	30.8	69.2	100.0	2 524	
Second Cycle of Secondary School	30.8	69.2	100.0	2 153	
Tertiary Education	36.4	63.6	100.0	407	
No education	60.0	40.0	100.0	1 998	
Never been to school	0.0	100.0	100.0	446	

Table 8.9 - Percentage distribution of the surveyed population aged 15 years or above based on selected characteristics, specifically the main reason for not having secured a micro-credit

Selected characteristics	Number of individuals surveyed  11 010  8 873 2 137  623 971 976 1 793 985
Area of Residence         Urban       12.2       57.7       7.1       7.7       15.4       100.0         Rural       20.0       60.0       20.0       0.0       0.0       100.0         Municipality         Kilamba Kiaxi       0.0       100.0       0.0       0.0       0.0       100.0         Cazenga       16.7       66.7       0.0       0.0       16.7       100.0         Talatona       40.0       20.0       0.0       0.0       40.0       100.0         Cacuaco       14.3       52.4       9.5       7.1       16.7       100.0         Viana       0.0       72.7       0.0       18.2       9.1       100.0         Luanda       14.3       57.1       10.7       8.9       8.9       100.0         Belas       9.1       57.6       9.1       6.1       18.2       100.0	8 873 2 137 623 971 976 1 793 985
Residence         Urban       12.2       57.7       7.1       7.7       15.4       100.0         Rural       20.0       60.0       20.0       0.0       0.0       100.0         Municipality         Kilamba Kiaxi       0.0       100.0       0.0       0.0       0.0       100.0         Cazenga       16.7       66.7       0.0       0.0       16.7       100.0         Talatona       40.0       20.0       0.0       0.0       40.0       100.0         Cacuaco       14.3       52.4       9.5       7.1       16.7       100.0         Viana       0.0       72.7       0.0       18.2       9.1       100.0         Luanda       14.3       57.1       10.7       8.9       8.9       100.0         Belas       9.1       57.6       9.1       6.1       18.2       100.0	2 137 623 971 976 1 793 985
Residence         Urban       12.2       57.7       7.1       7.7       15.4       100.0         Rural       20.0       60.0       20.0       0.0       0.0       100.0         Municipality         Kilamba Kiaxi       0.0       100.0       0.0       0.0       0.0       100.0         Cazenga       16.7       66.7       0.0       0.0       16.7       100.0         Talatona       40.0       20.0       0.0       0.0       40.0       100.0         Cacuaco       14.3       52.4       9.5       7.1       16.7       100.0         Viana       0.0       72.7       0.0       18.2       9.1       100.0         Luanda       14.3       57.1       10.7       8.9       8.9       100.0         Belas       9.1       57.6       9.1       6.1       18.2       100.0	2 137 623 971 976 1 793 985
Urban     12.2     57.7     7.1     7.7     15.4     100.0       Rural     20.0     60.0     20.0     0.0     0.0     100.0       Municipality       Kilamba Kiaxi     0.0     100.0     0.0     0.0     0.0     100.0       Cazenga     16.7     66.7     0.0     0.0     16.7     100.0       Talatona     40.0     20.0     0.0     0.0     40.0     100.0       Cacuaco     14.3     52.4     9.5     7.1     16.7     100.0       Viana     0.0     72.7     0.0     18.2     9.1     100.0       Luanda     14.3     57.1     10.7     8.9     8.9     100.0       Belas     9.1     57.6     9.1     6.1     18.2     100.0	2 137 623 971 976 1 793 985
Rural         20.0         60.0         20.0         0.0         0.0         100.0           Municipality           Kilamba Kiaxi         0.0         100.0         0.0         0.0         0.0         100.0           Cazenga         16.7         66.7         0.0         0.0         16.7         100.0           Talatona         40.0         20.0         0.0         0.0         40.0         100.0           Cacuaco         14.3         52.4         9.5         7.1         16.7         100.0           Viana         0.0         72.7         0.0         18.2         9.1         100.0           Luanda         14.3         57.1         10.7         8.9         8.9         100.0           Belas         9.1         57.6         9.1         6.1         18.2         100.0	2 137 623 971 976 1 793 985
Municipality       Kilamba Kiaxi     0.0     100.0     0.0     0.0     0.0     100.0       Cazenga     16.7     66.7     0.0     0.0     16.7     100.0       Talatona     40.0     20.0     0.0     0.0     40.0     100.0       Cacuaco     14.3     52.4     9.5     7.1     16.7     100.0       Viana     0.0     72.7     0.0     18.2     9.1     100.0       Luanda     14.3     57.1     10.7     8.9     8.9     100.0       Belas     9.1     57.6     9.1     6.1     18.2     100.0	623 971 976 1 793 985
Kilamba Kiaxi       0.0       100.0       0.0       0.0       0.0       100.0         Cazenga       16.7       66.7       0.0       0.0       16.7       100.0         Talatona       40.0       20.0       0.0       0.0       40.0       100.0         Cacuaco       14.3       52.4       9.5       7.1       16.7       100.0         Viana       0.0       72.7       0.0       18.2       9.1       100.0         Luanda       14.3       57.1       10.7       8.9       8.9       100.0         Belas       9.1       57.6       9.1       6.1       18.2       100.0	971 976 1 793 985
Talatona     40.0     20.0     0.0     0.0     40.0     100.0       Cacuaco     14.3     52.4     9.5     7.1     16.7     100.0       Viana     0.0     72.7     0.0     18.2     9.1     100.0       Luanda     14.3     57.1     10.7     8.9     8.9     100.0       Belas     9.1     57.6     9.1     6.1     18.2     100.0	976 1 793 985
Cacuaco     14.3     52.4     9.5     7.1     16.7     100.0       Viana     0.0     72.7     0.0     18.2     9.1     100.0       Luanda     14.3     57.1     10.7     8.9     8.9     100.0       Belas     9.1     57.6     9.1     6.1     18.2     100.0	1 793 985
Viana     0.0     72.7     0.0     18.2     9.1     100.0       Luanda     14.3     57.1     10.7     8.9     8.9     100.0       Belas     9.1     57.6     9.1     6.1     18.2     100.0	985
Luanda     14.3     57.1     10.7     8.9     8.9     100.0       Belas     9.1     57.6     9.1     6.1     18.2     100.0	
Belas 9.1 57.6 9.1 6.1 18.2 100.0	
	2 847
Icolo e Rengo (1) Von no no no mon mon mon mon mon mon mon	1 365
	1 361
Quissama 0.0 100.0 0.0 0.0 0.0 100.0	89
Gender 53.7 53.7 64 43.4 400.0	F F22
Men 23.2 53.7 3.7 6.1 13.4 100.0	5 532
Women 2.4 61.9 11.9 8.3 15.5 100.0	5 478
Age groups	505
15-19 years 0.0 0.0 100.0 0.0 0.0 100.0	696
20-24 years 25.0 62.5 12.5 0.0 0.0 100.0 25-29 years 11.8 52.9 0.0 5.9 29.4 100.0	1 596 1 812
, , , , , , , , , , , , , , , , , , , ,	1 723
30-34 years 21.4 52.4 4.8 9.5 11.9 100.0 35-39 years 12.5 62.5 6.3 0.0 18.8 100.0	1 323
40-44 years 6.3 56.3 25.0 12.5 0.0 100.0	1 000
45-49 years 15.8 57.9 10.5 10.5 5.3 100.0	771
50-54 years 0.0 64.3 0.0 21.4 14.3 100.0	707
55-59 years 0.0 80.0 0.0 0.0 20.0 100.0	498
60-64 years 0.0 62.5 12.5 0.0 25.0 100.0	321
65 and over 0.0 50.0 0.0 0.0 50.0 100.0	563
Other age	
groups	
15-24 years 22.2 55.6 22.2 0.0 0.0 100.0	2 292
15-64 years 13.0 58.0 8.0 7.4 13.6 100.0	10 447
18-64 years 13.0 58.0 8.0 7.4 13.6 100.0	10 169
18 and over 12.7 57.8 7.8 7.2 14.5 100.0	10 732
Employment	
Status	
Employee 26.0 48.0 2.0 2.0 22.0 100.0	7 130
Self-	
employed with 4.7 62.8 9.3 12.8 10.5 100.0 no workers Self-	3 075
employed with 13.0 69.6 17.4 0.0 0.0 100.0 workers	581
Other 14.3 28.6 0.0 0.0 57.1 100.0	224
Education level	
Primary 9.4 56.3 15.6 3.1 15.6 100.0 school	3 482
First cycle of	
Secondary 9.1 56.8 9.1 13.6 11.4 100.0 School	2 524
Second Cycle           of Secondary         16.7         59.3         3.7         5.6         14.8         100.0           School	2 153
Tertiary 14.3 53.6 7.1 3.6 21.4 100.0	407
Education	
No education 16.7 66.7 0.0 16.7 0.0 100.0	1 998
Never been 0.0 100.0 0.0 0.0 0.0 100.0	446
to school	

Table 9.1 - Percentage distribution of the surveyed population aged 15 years or above based on selected characteristics, specifically the people who are aware of the benefits of being registered with social security

Selected characteristics	aware of the being regis	respondent is e benefits of stered with security	Total -	Number of individuals surveyed	
	Yes	No			
Luanda	17.0	83.0	100.0	11010	
Area of Residence					
Urban	19.3	80.7	100.0	8873	
Rural	7.2	92.8	100.0	2137	
Municipality	7.2	32.0	100.0	2137	
Kilamba Kiaxi	6.9	93.1	100.0	623	
Cazenga	28.6	71.4	100.0	971	
Talatona	11.2	88.8	100.0	976	
Cacuaco	28.0	72.0	100.0	1793	
Viana	8.7	91.3	100.0	985	
Luanda	24.1	75.9	100.0	2847	
Belas	24.1 10.0	75.9 90.0	100.0	2847 1365	
Icolo e Bengo	1.8	98.2	100.0	1361	
Quissama	4.5	95.5	100.0	89	
Gender	4.5	95.5	100.0	69	
Men	22.5	77.5	100.0	5532	
Women	11.4	88.6	100.0	5478	
	11.4	00.0	100.0	5476	
Age groups	1 1	00.0	100.0	606	
15-19 years	1.1	98.9	100.0	696	
20-24 years	11.7 15.9	88.3	100.0	1596	
25-29 years		84.1	100.0	1812	
30-34 years	21.9	78.1	100.0	1723	
35-39 years	25.7	74.3	100.0	1323	
40-44 years	21.5	78.5	100.0	1000	
45-49 years	19.5	80.5	100.0	771	
50-54 years	19.0	81.0	100.0	707	
55-59 years	14.7	85.3	100.0	498	
60-64 years	14.6	85.4	100.0	321	
65 and over	8.9	91.1	100.0	563	
Other age groups					
15-24 years	8.5	91.5	100.0	2292	
15-64 years	17.4	82.6	100.0	10447	
18 and over	17.4	82.6	100.0	10732	
Employment Status					
Employee	15.2	84.8	100.0	7130	
Self-employed with no workers	17.8	82.2	100.0	3075	
Self-employed with workers	35.1	64.9	100.0	581	
Other	14.7	85.3	100.0	224	
Education level					
Primary school	10.2	89.8	100.0	3482	
First cycle of Secondary School	17.2	82.8	100.0	2524	
Second Cycle of Secondary School	36.9	63.1	100.0	2153	
Tertiary Education	59.0	41.0	100.0	407	
No level /literacy	2.1	97.9	100.0	1998	
Never attended school	1.3	98.7	100.0	446	

Table 9.2 - Percentage distribution of the surveyed population aged 15 years or above by selected characteristics, specifically individuals who are insured with social security system

Selected characteristics			espondent is or the social system	Total	Number of individuals	
	Yes	No	Does not know	_	surveyed	
Luanda	7.1	49.7	43.2	100.0	11010	
. (5:1						
Area of Residence	0.0	50.0	44.4	400.0	0070	
Urban	8.0	50.9	41.1	100.0	8873	
Rural	3.1	44.8	52.0	100.0	2137	
Municipality						
Kilamba Kiaxi	5.8	34.5	59.7	100.0	623	
Cazenga	11.0	58.5	30.5	100.0	971	
Talatona	5.8	30.5	63.6	100.0	976	
Cacuaco	8.5	64.9	26.6	100.0	1793	
Viana	5.0	44.7	50.4	100.0	985	
Luanda	10.5	61.0	28.6	100.0	2847	
Belas	3.9	37.8	58.3	100.0	1365	
Icolo e Bengo	1.4	39.2	59.4	100.0	1361	
Quissama	7.9	0.0	92.1	100.0	89	
Gender						
Men	9.3	49.1	41.6	100.0	5532	
Women	4.8	50.3	44.9	100.0	5478	
Age groups						
15-19 years	0.3	46.3	53.4	100.0	696	
20-24 years	1.8	56.8	41.5	100.0	1596	
25-29 years	3.9	53.9	42.2	100.0	1812	
30-34 years	8.8	52.7	38.5	100.0	1723	
35-39 years	13.2	48.8	38.0	100.0	1323	
40-44 years	10.7	48.9	40.4	100.0	1000	
45-49 years	8.2	48.9	42.9	100.0	771	
50-54 years	10.5	46.3	43.3	100.0	707	
55-59 years	7.4	42.0	50.6	100.0	498	
60-64 years	10.6	38.6	50.8	100.0	321	
65 and over						
	6.4	33.2	60.4	100.0	563	
Other age groups	1.2	F2 C	45.1	100.0	2202	
15-24 years	1.3	53.6	45.1	100.0	2292	
15-64 years	7.1	50.6	42.3	100.0	10447	
18-64 years	7.3	50.8	41.9	100.0	10169	
18 and over	7.2	49.9	42.9	100.0	10732	
Employment Status						
Employee	6.2	49.0	44.8	100.0	7130	
Self-employed with no workers	6.8	51.5	41.7	100.0	3075	
Self-employed with workers	18.9	58.0	23.1	100.0	581	
Other	9.4	25.0	65.6	100.0	224	
Education level						
Primary school	4.4	47.1	48.5	100.0	3482	
First cycle of Secondary School	6.3	56.5	37.2	100.0	2524	
Second Cycle of Secondary School	14.3	55.1	30.7	100.0	2153	
Tertiary Education	32.9	50.6	16.5	100.0	407	
No level /literacy	1.2	38.1	60.8	100.0	1998	
No, never attended school	0.9	56.1	43.0	100.0	446	

Table 9.3 - Percentage distribution of the surveyed population aged 15 years or above based on selected characteristics, specifically the method used for the registration with the National Institute of Social Security (INSS)

	mstita	te or socie	I Security	(11433)			
	Wha	t was the me	thod used fo				
	registra	tion with the	National Ins		People who	numbor	
		Social Sec	_	responded	number		
Selected characteristics			Workers in		Total	about the	of
Selected characteristics		Self-	low-	Domestic	TOtal	method of	persons aged 15
	Employee	employed	income	worker		registration	and over
		employeu	economic	worker		with INSS	and over
			activities				
Luanda	88.6	10.7	0.6	0.1	100.0	778	11010
Area of Residence							
Urban	88.6	10.5	0.7	0.1	100.0	711	8873
Rural	88.1	11.9	0.0	0.0	100.0	67	2137
Municipality							
Kilamba Kiaxi	94.4	5.6	0.0	0.0	100.0	36	623
Cazenga	87.9	12.1	0.0	0.0	100.0	107	971
Talatona	89.5	10.5	0.0	0.0	100.0	57	976
Cacuaco	89.5	9.9	0.7	0.0	100.0	152	1793
Viana	100.0	0.0	0.0	0.0	100.0	49	985
Luanda	83.9	15.1	0.7	0.3	100.0	298	2847
Belas	92.5	3.8	3.8	0.0	100.0	53	1365
Icolo e Bengo	100.0	0.0	0.0	0.0	100.0	19	1361
Quissama	100.0	0.0	0.0	0.0	100.0	7	89
Gender							
Men	90.1	9.3	0.6	0.0	100.0	517	5532
Women	85.4	13.4	0.8	0.4	100.0	261	5478
Age groups							
15-19 years	100.0	0.0	0.0	0.0	100.0	2	696
20-24 years	92.9	7.1	0.0	0.0	100.0	28	1596
25-29 years	85.9	14.1	0.0	0.0	100.0	71	1812
30-34 years	94.1	5.3	0.7	0.0	100.0	152	1723
35-39 years	85.1	13.8	1.1	0.0	100.0	174	1323
40-44 years	87.9	12.1	0.0	0.0	100.0	107	1000
45-49 years	84.1	15.9	0.0	0.0	100.0	63	771
50-54 years	83.8	14.9	0.0	1.4	100.0	74	707
55-59 years	97.3	2.7	0.0	0.0	100.0	37	498
60-64 years	97.1	2.9	0.0	0.0	100.0	34	321
65 and over	86.1	8.3	5.6	0.0	100.0	36	563
Other age groups	02.2	6.7	0.0	0.0	100.0	20	2202
15-24 years	93.3 88.7	6.7 10.8	0.0 0.4	0.0 0.1	100.0 100.0	30 742	2292 10447
15-64 years 18-64 years	88.7	10.8	0.4	0.1	100.0	10169	10447
18 and over	88.6	10.8	0.4	0.1	100.0	778	10169
Employment Status	00.0	10.7	0.0	0.1	100.0	776	10/32
Employee	95.7	4.3	0.0	0.0	100.0	439	7130
Self-employed with no workers	93.7 83.7	4.5 14.4	1.4	0.0	100.0	208	3075
Self-employed with workers	69.1	30.9	0.0	0.0	100.0	110	581
Other	90.5	0.0	9.5	0.0	100.0	21	224
Education level	30.3	0.0	3.3	0.0	100.0	21	<u> </u>
Primary school	84.9	11.2	3.3	0.7	100.0	152	3482
First cycle of Secondary School	91.1	8.9	0.0	0.0	100.0	158	2524
Second Cycle of Secondary							
School	90.6	9.4	0.0	0.0	100.0	307	2153
Tertiary Education	84.3	15.7	0.0	0.0	100.0	134	407
No level /literacy	91.3	8.7	0.0	0.0	100.0	23	1998
No, never attended school	100.0	0.0	0.0	0.0	100.0	4	446

Table 9.4 - Percentage distribution of the population aged 15 and over surveyed based on selected characteristics, specifically individuals who can make regular contributions to social security

security										
		he/she can								
		regular								
	contributi	ons to social		People who responded	Number of					
Selected characteristics	sec	urity	Total	about the method of	individuals					
				registration with the INSS	surveyed					
	Yes	No								
Luanda	40.7	59.3	100	778	11010					
Area of Residence										
Urban	40.1	59.9	100	711	8873					
Rural	47.8	52.2	100	67	2137					
Municipality										
Kilamba Kiaxi	30.6	69.4	100	36	623					
Cazenga	15.9	84.1	100	107	971					
Talatona	59.6	40.4	100	57	976					
Cacuaco	27.0	73.0	100	152	1793					
Viana	28.6	71.4	100	49	985					
Luanda	56.7	43.3	100	298	2847					
Belas	43.4	56.6	100	53	1365					
Icolo e Bengo	21.1	78.9	100	19	1361					
Quissama	57.1	42.9	100	7	89					
Gender	37.1	42.3	100	,	89					
Men	36.4	63.6	100	517	5532					
Women	49.4	50.6	100	261	5478					
Age groups	45.4	30.0	100	201	3476					
15-19 years	0.0	100.0	100	2	696					
20-24 years	64.3	35.7	100	28	1596					
	36.6	63.4	100	71	1812					
25-29 years	28.9	71.1	100	152	1723					
30-34 years 35-39 years	32.2	67.8	100	174	1323					
-	50.5	49.5	100	107	1000					
40-44 years	30.3 42.9	49.5 57.1	100	63	771					
45-49 years	55.4			74						
50-54 years		44.6	100		707					
55-59 years	48.6	51.4	100	37	498					
60-64 years	44.1	55.9	100	34	321					
65 and over	50.0	50.0	100	36	563					
Other age groups	60.0	40.0	100	20	2222					
15-24 years	60.0	40.0	100	30	2292					
15-64 years	40.3	59.7	100	742	10447					
18-64 years	40.3	59.7	100	10169	10169					
18 and over	40.7	59.3	100	778	10732					
Employment Status										
Employee	40.8	59.2	100	439	7130					
Self-employed with no workers	29.8	70.2	100	208	3075					
Self-employed with workers	62.7	37.3	100	110	581					
Other	33.3	66.7	100	21	224					
Education level										
Primary school	40.8	59.2	100	152	3482					
First cycle of Secondary School	27.8	72.2	100	158	2524					
Second Cycle of Secondary School	36.8	63.2	100	307	2153					
Tertiary Education	65.7	34.3	100	134	407					
No education level /literacy	34.8	65.2	100	23	1998					
No, never attended school	50.0	50.0	100	4	446					

Table 9.5 - Percentage distribution of the population aged 15 and over surveyed based on selected characteristics, specifically individuals who have received benefits from Social Security

Selected characteristics	receive social ber	er he/she ed some security nefits	Total	The arrangement used to register with social security	Number of respondents	
	Yes	No				
Luanda	11.2	88.8	100.0	778	11010	
Area of Residence						
Urban	10.5	89.5	100.0	711	8873	
Rural	17.9	82.1	100.0	67	2137	
Municipality						
Kilamba Kiaxi	5.6	94.4	100.0	36	623	
Cazenga	17.8	82.2	100.0	107	971	
Talatona	7.0	93.0	100.0	57	976	
Cacuaco	7.2	92.8	100.0	152	1793	
Viana	2.0	98.0	100.0	49	985	
Luanda	9.1	90.9	100.0	298	2847	
Belas	30.2	69.8	100.0	53	1365	
Icolo e Bengo	36.8	63.2	100.0	19	1361	
Quissama	0.0	100.0	100.0	7	89	
Gender						
Men	7.5	92.5	100.0	517	5532	
Women	18.4	81.6	100.0	261	5478	
Age groups						
15-19 years	0.0	100.0	100.0	2	696	
, 20-24 years	0.0	100.0	100.0	28	1596	
25-29 years	5.6	94.4	100.0	71	1812	
30-34 years	4.6	95.4	100.0	152	1723	
35-39 years	5.2	94.8	100.0	174	1323	
40-44 years	7.5	92.5	100.0	107	1000	
45-49 years	4.8	95.2	100.0	63	771	
50-54 years	12.2	87.8	100.0	74	707	
55-59 years	21.6	78.4	100.0	37	498	
60-64 years	50.0	50.0	100.0	34	321	
65 and over	61.1	38.9	100.0	36	563	
Other age groups						
15-24 years	0.0	100.0	100.0	30	2292	
15-64 years	8.8	91.2	100.0	742	10447	
18-64 years	8.8	91.2	100.0	10169	10169	
18 and over	11.2	88.8	100.0	778	10732	
Employment Status						
Employee	10.0	90.0	100.0	439	7130	
Self-employed with no workers	11.1	88.9	100.0	208	3075	
Self-employed with workers	11.8	88.2	100.0	110	581	
Other	33.3	66.7	100.0	21	224	
Education level						
Primary school	13.2	86.8	100.0	152	3482	
First cycle of Secondary School	7.6	92.4	100.0	158	2524	
Second Cycle of Secondary School	8.8	91.2	100.0	307	2153	
Tertiary Education	14.2	85.8	100.0	134	407	
No level /literacy	30.4	69.6	100.0	23	1998	
No, never attended school	50.4	50.0	100.0	4	446	

Table 10.1- Percentage distribution of the surveyed representatives of professional organizations based on selected characteristics, specifically the registration of members of their organizations.

Selected characteristics		rganization er of its me		No. of representatives surveyed
	Yes	No	Total	
Luanda	94.1	5.9	100.0	1
Area of Residence				
Urban	93.3	6.7	100.0	1
Rural	100.0	0.0	100.0	:
Municipality				
Cacuaco	80.0	20.0	100.0	
Luanda	100.0	0.0	100.0	!
Belas	100.0	0.0	100.0	
Gender				
Men	92.9	7.1	100.0	1
Women	100.0	0.0	100.0	
Age groups				
30-34 years	100.0	0.0	100.0	
35-39 years	50.0	50.0	100.0	
45-49 years	100.0	0.0	100.0	
50-54 years	100.0	0.0	100.0	
55-59 years	100.0	0.0	100.0	
60-64 years	100.0	0.0	100.0	
65 and over	100.0	0.0	100.0	
Other age groups				
15-64 years	93.3	6.7	100.0	1
15-64 years	93.3	6.7	100.0	1
18 and over	94.1	5.9	100.0	1
Employment Status				
Employee	100.0	0.0	100.0	
Self-employed with no workers	100.0	0.0	100.0	
Self-employed with workers	83.3	16.7	100.0	
Education level				
Primary school	100.0	0.0	100.0	
First cycle of Secondary School	100.0	0.0	100.0	
Second Cycle of Secondary School	83.3	16.7	100.0	
Tertiary Education	100.0	0.0	100.0	

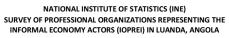
Table 10.2- Percentage distribution of the representatives of the professional organizations surveyed based on selected characteristics, specifically whether the organization owns a fund to provide financial assistance to the most vulnerable members

Selected characteristics	fund to p	the organization the or	al assistance	No. of representatives surveyed		
	Yes	No	Total			
Luanda	5.9	94.1	100.0	18		
Area of Residence						
Urban	0.0	100.0	100.0	16		
Rural	50.0	50.0	100.0	2		
Municipality						
Cacuaco	20.0	80.0	100.0	6		
Luanda	0.0	100.0	100.0	9		
Belas	0.0	100.0	100.0	3		
Gender						
Men	7.1	92.9	100.0	15		
Women	0.0	100.0	100.0	3		
Age groups						
30-34 years	0.0	100.0	100.0	3		
35-39 years	0.0	100.0	100.0	2		
45-49 years	20.0	80.0	100.0	5		
50-54 years	0.0	100.0	100.0	1		
, 55-59 years	0.0	100.0	100.0	3		
60-64 years	0.0	100.0	100.0	2		
65 and over	0.0	100.0	100.0	2		
Other age groups						
15-64 years	6.7	93.3	100.0	16		
15-64 years	6.7	93.3	100.0	16		
18 and over	5.9	94.1	100.0	18		
<b>Employment Status</b>						
Employee	0.0	100.0	100.0	4		
Self-employed with no workers	0.0	100.0	100.0	8		
Self-employed with workers	16.7	83.3	100.0	6		
Education level						
Primary school	0.0	100.0	100.0	3		
First cycle of Secondary School	0.0	100.0	100.0	1		
Second Cycle of Secondary School	16.7	83.3	100.0	6		
Tertiary Education	0.0	100.0	100.0	8		





### REPUBLIC OF ANGOLA





CODE
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Q.08D Q.08M Q.08/
1
2 7
3 End of
4 interview
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	ANGOLA





#### SECTION I - PROFILING OF THE MEMBERS OF THE ORGANIZATIONS

SECTION TIMON	LING OF THE WEWBERS OF THE ORGANIZATI	10143										
	FOR ALL MEM	BERS AGED 15	AND OVER WE	IO ARE MEMBI	ERS OF THE O	RGANIZATION						
PROFILING OF MEMBERS OF THE ORGANIZATION												
S01.01	S01.02	S01.03 S01.04		S01	05	S01.06 (S01.02=1)	S01.07 (S01.02=1)	S01.08 (S01.02=1)				
PLEASE TELL ME YOUR NAME	WHAT IS YOUR ROLE IN THE ORGANIZATION?	MR/MRS (NAME), WHAT IS YOUR GENDER?	MR/MRS (NAME), HOW OLD ARE YOU?		MR/MRS (NAME), WHAT IS YOUR DATE OF BIRTH?		MR/MRS (NAME), WHAT IS YOUR TELEPHONE NUMBER OR ALTERNATIVE CONTACT TELEPHONE NUMBER?	E-MAIL / E- MAIL CONTACT (e.g. E-mail, etc.)				
	Person in charge/representative 1 Other member 2	Male 1 Female 2										
PLEASE ENTER YOUR NAME AND SURNAME	REMEMBER THAT THE OTHER MEMBER TO BE INTERVIEWED MUST ACTUALLY BE A MEMBER OF THE ORGANIZATION AND WELL KNOWN WITHIN THE INFORMAL ECONOMY/MARKET.		ENTER AGE IN WHOLE YEARS	IF YOU DO I THE YEAR OF THE LIST OF EVENTS TO REMEMBER O THE YEAR	BIRTH, USE HISTORICAL HELP YOU OR ESTIMATE	MR/MRS (NAME), IF YOU DO NOT HAVE A TELEPHONE NUMBER, ENTER 00	MR/MRS (NAME), IF YOU DO NOT HAVE AN ALTERNATIVE TELEPHONE NUMBER, ENTER 00					
DESCRIPTION	CODE	CODE	NUMBER	S05D	S05A	NUMBER	NUMBER	DESCRIBE				

## SECTION I - PROFILING OF THE MEMBERS OF THE ORGANIZATIONS

FOR ALL MEMBERS AGED	15	AND OVER WHO ARE MEM	BERS OF THE ORGANIZATION							
PROFILING OF MEMBERS OF THE ORGANIZATION										
S01.09		S01.10	S01.11	S01.12						
MR/MRS (NAME), WHAT IS THE LEVEL OF EDUCATION YOU COMPLETED	)?	IN WHICH MUNICIPALITY DO YOU LIVE?	MR/MRS (NAME), IN WHICH NEIGHBOURHOOD DO YOU LIVE?	PLEASE DESCRIBE THE MAIN ACTIVITY OF THE PLACE WHERE YOU MAINLY WORK						
No level (literacy)	1									
Primary (pre-school, 1st, 2nd, 2nd, 3rd, 4th, 5th, 6th grade)	2	MARK THE MUNICIPALITY								
First Cycle of Secondary School (7th, 8th, 9th grades)	3			!						
Secondary Cycle of Secondary School (10th, 11th, 12th, 13th)	4									
Bachelors Degree (1st, 2nd, 3rd years of University)	5		DESCRIBE THE NEIGHBOURHOOD	DESCRIBE THE MAIN ACTIVITY OF						
Degree holder (1st, 2nd, 3rd, 4th, 5th, 6th, 7th years of University)	6		WHERE YOU LIVE	THE PLACE IN YOUR MAIN JOB						
Master's degree (1st, 2nd, 3rd of post-degree studies)	7	WHERE YOU LIVE	WHERE TOO LIVE	THE PLACE IN TOOK WAIN JOB						
Phd degree holder (1st, 2nd, 3rd, 4th, 5th, 6th, 7th of post-degree	8									
studies)	ŏ									
lever attended school										
CODE			DESCRIBE	DESCRIBE						

#### SECTION I - PROFILING OF MEMBERS OF THE ORGANIZATION

SECTION 1 - PROFILING OF IVI	CIVIE	DENS OF THE C	אטאכ	ANIZATION									
	FOR ALL MEMBERS AGED 15 AND OVER WHO ARE MEMBERS OF THE ORGANIZATION												
PROFILING OF MEMBERS OF THE ORGANIZATION													
S01.17		S01.18 (SE S01.16>:	=3)	S01.19	S01.20	S01.21	S01.22		S01.23	S01.24			
MR/MRS (NAME), WHAT IS T USUAL PLACE WHERE YOU CARRY OUT YOUR MAIN ACTIVITY?	PLACE WHERE YOU OUT YOUR MAIN		VE FIN N	HOW LONG HAVE YOU BEEN WORKING IN YOUR MAIN JOB?	MR/MRS (NAME), IN WHICH MUNICIPALITY DO YOU WORK?	IN WHICH NEIGHBOURHOOD DO YOU WORK?	MR/MRS (NAME), ARE YOU THE HEAD OF YOUR HOUSEHOLD?		HOW MANY PEOPLE DO YOU HAVE IN YOUR HOUSEHOLD?	HOW MANY MEMBERS OF YOUR HOUSEHOLD ARE 5 YEARS OLD OR YOUNGER?			
Market stall	1	Written	1				Yes 1						
Street/public road	2	Verbal	2				No 2						
Fair	3												
Shop/grocery/snack counter	4			WRITE IN YEARS.	MR/MRS (NAME),	DECCRIPE THE							
Office	5			IF ONE IS LESS	INDICATE THE	DESCRIBE THE							
At home	6			THAN 1 YEAR	MUNICIPALITY	NEIGHBOURHOOD WHERE YOU WORK							
Workshop/beauty salon/barber shop	7			ENTER 00	WHERE YOU WORK	WILKE TOO WORK							
Other (specify)_S01.17	8												
CODE				NUMBER	CODE	DESCRIBE	CODE		NUMBER	NUMBER			

#### SECTION I - PROFILING OF MEMBERS OF THE ORGANIZATION

	FOR ALL	MEMBERS AGED 15 AND OVER W	HO A	ARE MEMBERS OF T	HE ORGAN	NOITASIN											
		PROFILING OF MEMBERS	S OF	THE ORGANIZATIO	N												
S01.25	S01.26 (S01.23 >= S01.26)	S01.27		S01.28			S01.29	S01.30									
HOW MANY PERSONS IN YOUR HOUSEHOLD ARE AGED 6 TO 18 YEARS OLD	HOW MANY PERSONS IN YOUR HOUSEHOLD CONTRIBUTE TO YOUR INCOME?	MR/MRS (NAME), WHAT IS YOUR DAILY INCOME?		DOES YOUR HOU RECEIVE ANY K SOCIAL ASSIST.	IND OF	EMPLO	N ADDITION TO THE DYMENT MENTIONED, DO YOU HAVE ANOTHER LOYMENT OR BUSINESS?	PLEASE SPECIFY ANOTHER EMPLOYMENT OR BUSINESS?									
		less than 1 000 Kz	1	Yes	1	Yes	1										
		1 000 - 2 999 Kz	2	No	2	No	2=>S02.01										
		3 000 - 4 999 Kz	3														
		5 000 - 6 999 Kz 7 000 - 8 999 Kz															
				7 000 - 8 999 Kz		7 000 - 8 999 Kz	7 000 - 8 999 Kz	7 000 - 8 999 Kz	7 000 - 8 999 Kz	7 000 - 8 999 Kz	7 000 - 8 999 Kz	7 000 - 8 999 Kz	7 000 - 8 999 Kz	5			
		9 000- 9 999 Kz	6	(EXEMPLO: F				EMPLOYMENT OR									
		10 000 -49 999 Kz	7	MASFAMU, FRO	,			BUSINESS?									
		50 000 - 100 000 Kz	8	SOCIAL SERVICES													
		More than 100 000 Kz	9	KINDEGARTENS	S, ETC.)												
		READ OUT THE ANSWER OPTIO	NS														
NUMBER	NUMBER	CODE		CODE			CODE	DESCRIBE									

# SECTION II - EFFECTS OF THE COVID-19 PANDEMIC ON THE INFORMAL ECONOMY

## SECTION II - EFFECTS OF THE COVID-19 ON THE INFORMAL ECONOMY

	FOR ALL I	MEMBERS AGED	15 A	ND OVER WHO ARE MEMBERS OF	TH:	E ORGANIZATION				
		IMPACT OF CO	VID-19	ON INFORMAL ECONOMY ORGA	ANIZ	ZATIONS				
S02.01				S02.02		S02.03			S02.04	
MR/MRS (NAME), DURING THE MOST DIFFICULT OF THE COVID-19 PANDEMIC, WHEN THERE WAS NUMBER OF COVID CASES DAILY AND HEALTH RESTRICTIONS, WHAT WAS THE MAIN IMPACT O TURNOVER/WAGES?	A HIGH	OF THE COVID NUMBER OF C RESTRICTIONS	URING THE MOST DIFFICULT TIME INDEMIC, WHEN THERE WAS A HIG CASES DAILY AND HEALTH IT WAS THE MAIN IMPACT ON TH WORKED HOURS?	GH	MR/MRS (NAME), DURING T DIFFICULT TIMES OF THE CO PANDEMIC, WHEN THERE W NUMBER OF COVID CASES D. HEALTH RESTRICTIONS, WHA THE MAIN IMPACT ON THE I OF CUSTOMERS?	VID-19 AS A HIGH AILY AND AT WAS	MR/MRS (NAME), HAN YOU EVER HEARD ABOUT THE NATIONAL SOCIAL SECURITY INSTITUTE (INSS)?		ONAL	
Declined	1	Declined			1	Declined	1	Yes	1	
Remained the same	2	Remained the	same		2	Remained the same	2	No	2=>S02.06	<u> </u>
Increased	3	Increased			3	Increased	3			
· · · · · · · · · · · · · · · · · · ·	-			·		Not applicable	4			
READ OUT THE ANSWER OPTIONS	AD OL	JT THE ANSWER OPTIONS		READ OUT THE ANSWER C	PTIONS					
CODE				CODE		CODE			CODE	
\$02.05					S	02.06			S02.07	
MR/MRS (NAME), DURING THE MOST DIFFICE PANDEMIC, WHEN THERE WAS A HIGH NUMBER HEALTH RESTRICTIONS, WHAT WAS THE MAIN I CONTRIBUTIONS?	R OF COV	ID CASES DAILY	AND	MR/MRS (NAME), DURING THE PANDEMIC, WHEN THERE WAS AND HEALTH RESTRICTIONS, WH SOC	A I	HIGH NUMBER OF COVID CASE	S DAILY	THESE	J THINK THA IMPACTS V RONGER FO	WERE
Declined			1	Declined			1	Men		1
Remained the same			2	Remained the same			2	Womer	١	2
Increased			3	Increased			3	Both		3
Does not contribute to sociaç security			4							
READ OUT THE ANSWER OPTIONS				READ OUT 1	ГНЕ	ANSWER OPTIONS		READ (	OUT THE AN OPTIONS	SWER
CODE					C	CODE			CODE	
0002				1		-				

# SECTION III - BARRIERS TO THE TRANSITION FROM THE INFORMAL ECONOMY TO THE FORMAL ECONOMY

SECTION III: DARRIERS F	UK	THE TRANSITION F	ROM THE INFORMAL ECONOMY		CANIT	ATION						
FOR ALL MEMBERS AGED 15 AND OVER WHO ARE MEMBERS OF THE ORGANIZATION  BARRIERS FOR THE TRANSITION FROM INFORMAL TO THE FORMAL ECONOMY												
S03.01	\$03.01 \$03.01A \$03.02 \$03.03											
MR/MRS (NAME), DO YOU HAVE ANY OF THESE DOCUMENTS? (MULTIPLE ANSWERS)		MR/MRS (N	AME), DO YOU HAVE ALL THE DOCUMENTS?	CAN YOU INDICATE THE MAIN REASON YOU DO NOT HAVE ALL THE DOCUMEN THE LIST?		CAN YOU INDICATE THE MAIN REASON WHY YOU						
Identity Card (B.I)	d (B.I) $1$ Yes (All documents) $1 \Rightarrow S03.04$ Distance (It is too far away) $1$		1	Distance (It is too far away)	1							
Tax Identification Number (TIN)	2	No (has some only)	2 => S03.02	Amount charged/fees for services too high	2	Amount charged/fees for services too high	2					
Social Security Number (INSS)	3	No document	3 => S03.03	Waiting time for document handover	3	Waiting time for document handover	3					
Permit for the micro- business	4			Queues / lines (very crowded)	4	Queues / lines (very crowded)	4					
Registration / vendor card	5			Amount of fines	5	Amount of fines	5					
Permit/Licence	6			Excessive document requirements	6	Excessive document requirements	6					
Has none	las none 7		Poor quality of customer service	7	Poor quality of customer service	7						
READ OUT THE ANSWE	R			Other (specify)S03.02A	8	Other (specify)S03.03A	8					
CODE			CODE			CODE						

S03.04 (S	E S01.16 <>3 e 7)	S03	.05 (SE S01.16 <>3 e 7)	\$03.06	\$03.07			
INTERESTED	(NAME) ARE YOU IN REGISTERING AND G YOUR BUSINESS?	THE BEN	(NAME) ARE YOU AWARE OF IEFITS OR ADDED VALUE OF ALISING YOUR BUSINESS?	WHAT BENEFITS OR ADDED VALUE DO YOU KNOW THAT ARISE FROM FORMALISING YOUR BUSINESS? (MULTIPLE ANSWERS)	0	AS A CONSEQUENC ECONOMIC CHANGES COVID-19, DO YOU PHONES IN YOUR W	BROUGHT ABOUT BY USE THE <b>MOBILE</b>	
Yes	1	Yes	1	Access to credit or micro-credit	1	Declined	1	
No	2	No	2=>S03.07	Disability	2	Remained the same	2	
				Old-age allowance	3	Increased	3	
				Survivors' pension	4	Does not used	4=>S03.10	
				Maternity allowance	5			
		(EXPLAIN	I WHAT FORMALISING YOUR	Death grant	6			
		ECON	OMIC ACTIVITY INVOLVES)	Burial grant	7			
				Avoid of penalties for non-compliance (lack of permit)	8			
			Other (specify) S03.06A	9				
	CODE	CODE	CODE	COI	DE			

#### SECTION III: BARRIERS FOR THE TRANSITION FROM INFORMAL TO THE FORMAL ECONOMY

				FOR ALL MEM	18	ERS AGED 15 AI	ND ON	/ER WHO ARE I	ΛEI	MBERS OF THE O	RG	ANIZATION			
				BARRIERS	FC	OR THE TRANSIT	TION F	ROM INFORM	۸L .	TO THE FORMAL	EC	ONOMY			
S03.08		S03.09		S03.10		S03.11	S03.12		S03.13		S03.14		\$03.15		
MR/MRS (NAME) AS CONSEQUEM OF THE SOCI ECONOMIC CHANGES BROUGHT ABOUT BY COVID-19, E MOBILE PHONES APPLICATIO IN YOUR BUSINESS	MRS E) AS A QUENCE SOCIO- IOMIC NGES JIGHT JT BY JT BY JT BY SE THE BILE INES ATIONS OUR RK OR  MR/MRS (NAME) AS A CONSEQUENCE O THE SOCIO- ECONOMIC CHANGES BROUGHT ABOUT BY COVID-19, DO YOU USE E-MAIL AT WORK OR BUSINESS?		) DF IT D	AS A CONSEQUENCE		AS A CONSEQUENCE OF THE SOCIO- ECONOMIC CHANGES BROUGHT ABOUT BY COVID-19, DO YOU USE E-MAIL AT WORK OR BUSINESS?		CONSEQUENCE OF THE SOCIO- ECONOMIC CHANGES		MR/MRS (NAME), AS A RESULT OF THE SOCIO- ECONOMIC CHANGES BROUGHT ABOUT BY COVID-19, DO YOU USE INTERNET BANKING FOR WORK OR BUSINESS?		THE SOCIO- ECONOMIC CHANGES BROUGHT ABOUT BY		WHICH IS THE MOST COMMON USED MEANS FOR YOUR WORI AND/OR BUSINESS?	
Declined	1	Declined	1	Declined 1	1	Declined	1	Declined	1	Declined	1	Declined	1	Mobile phone	1
Remained the same	2	Remained the same	2	Remained the same		Remained the same	2	Remained the same	2	Remained the same	2	Remained the same	2	Mobile phone applications (WhatsApp, etc.)	2
Increased	3	Increased	3	Increased 3	3	Increased	3	Increased	3	Increased	3	Increased	3	Email	3
Does not used	4	Does not used	4	Does not used 4		Does not used	4	Does not used	4	Does not used	4	Does not used	4	ATM Card/Credit Cards	4
(WHATSAPI FACEBOOK,	,											(UNITEL MONE		ATM Card /Debit card	5
TOK, INSTAGRAM,		READ OUT THE ANSWER OPTIONS		READ OUT THE READ OUT TH ANSWER OPTIONS ANSWER OPTIO			READ OUT TH ANSWER	E	(BAI DIRECT, BF. NET, ETC.)	А	E-KUMBÚ, ETC	,	Mobile money (UNITEL Money, E-kumbú, etc.)	6	
READ OUT T ANSWER OPTIONS	HE							OPTIONS		READ OUT THE ANSWER OPTIONS		READ OUT TH ANSWER OPTIONS	E	ATM Card Express	7
CODE		CODE		CODE		CODE		CODE		CODE		CODE		CODE	

# **SECTION IV: SOCIAL INCLUSION**

#### SECTION IV: SOCIAL INCLUSIONSECTION IV: SOCIAL INCLUSION

SECTIO	N IV: SOCIAL INCLUSIONSECT	ION IV: SO								
			FOR ALL MEMBER			MEMBERS OF THE ORGA	NIZATION			
				SO	CIAL INCLUSIO	)N				
	S04.01			S04.02		\$04.0	3	S04.04		
	/MRS (NAME) DO YOU KNOV IS OF BEING REGISTERED WIT SECURITY?		WITH	ENEFITS OF BEING SOCIAL SECURITY? LTIPLE ANSWERS)		MR/MRS (NAME), ARE WITH SOCIAL S		WHAT IS THE ARR TO REGISTER YOUF NATIONAL INSTI SECURIT	R NAME WITH THE TUTE OF SOCIAL	
Yes	1		Breastfeeding allow	wance	1	Yes	1	Third party employees	1	
No	2 =>S04.03		Family allowance		2	No	2=>S04.09	Self-employed	2	
			Temporary survivo	r's pension	3	Does not know	3 =>S05.01	Workers in low- income economic activities	3	
			Lifelong survivors'	pension	4			Domestic worker	4	
			Death grant		5			Clergy and religion	5	
			Pre-maternity ben	efits	6					
			Maternity benefit		7					
			Funeral benefit		8					
			Old-age benefit		9					
			Early retirement p		10					
			Old-age retiremen		11					
			Other (specify) S04		12					
	CODE			CODE		CODI	E	СО	DE	
	S04.05		S04.08		S04.06	5	S04.07	S04.09 (SE	S04.03 = 2)	
PAY	IS (NAME) ARE YOU ABLE TO YOUR REGULAR SOCIAL URITY CONTRIBUTIONS?	FOR NO	ARE THE REASONS OT PAYING YOUR R SOCIAL SECURITY ITRIBUTIONS?	HAVE YOU ALRE	EADY RECEIVE BENEFIT	D ANY SOCIAL SECURITY 'S?	WHAT ARE THE REASONS FOR NEVER HAVING RECEIVED THEM?	NEVER HAVING F	AIN REASON FOR REGISTERED WITH L SECURITY?	
Yes	1 =>S04.06			Yes	1 =>\$05.01			(61: 12: 605: 04)		
No	2			No	2			(Skip to S05.01)		
	CODE	DI	SCRIPTION		CODE		DESCRIPTION	DESCR	RIPTION	

# **SECTION V - PROFILING OF THE ORGANIZATION**

#### SECTION V - PROFILING OF THE ORGANIZATION

			FOR THE REPORT IN CHARGE OR REPORTS			05 THE OBOANIE	TION (004 00 4)			
			FOR THE PERSON IN CHARGE OR REPRESE				HON (S01.02=1)	_		
			PROFILING OF T	HE	ORGA					ı
S05.01	SO	5.02	S05.03			S05.04	\$05.05		S05.06	S05.07
MTR/MRS (NAME) CAN YOU TELL ME THE NAME OF THE ORGANIZATION?	ORGA	/OUR NIZATION GAL?	WHAT IS THE LEGAL ARRANGEMENT OF THE ORGANIZATION?		HOL	DOES THE DRGANIZATION DS A REGISTER OF TS MEMBERS?	WHO MONITORS AND UPDATES SU A REGISTER?	СН	HOW MANY MEMBERS ARE MEN?	HOW MANY MEMBERS ARE WOMEN?
PLEASE	Yes	1	Professional association	1	Yes	1	Person in charge	1		
INDICATE THE	No	2	Federation	2	No	2=>S05.06	Chairman	2		
NAME OF THE			Union	3			Secretary	3		
ORGANIZATION			Employers' organization	4			Member(s)	4		
(DO NOT FORGET ACRONYMS)			Cooperative	5			Other (specify) S05.05A	5		
NOT FOUND S05.01A			Other (specify)S05.03A	6						
CODE	С	ODE	CODE			CODE	CODE		NUMBER	NUMBER

#### SECTION V - PROFILING OF THE ORGANIZATION

	FOR THE	PERSON IN CHAR	GE OR	REPRESENTATIV	VE (	OF TH	HE ORGANIZATION				
PROFILING OF THE ORGANIZATION											
S05.08	\$05.09	\$05.10	S05.11			S05.12	S05.13	S05.14			
MR/MRS (NAME) WHAT IS THE OBJECTIVE/PURPOSE OF THE ORGANIZATION?	MR/MRS (NAME) WHAT IS THE WHAT IS THE TARGET AUDIENCE OF THE ORGANIZATION? (MULTIPLE ANSWERS)		WHAT IS THE GENDER OF YOUR TARGET AUDIENCE?				DOES YOUR SANIZATION OWN A FUND TO FINANCIALLY SUPPORT VULNERABLE MEMBERS?	HOW DOES THIS FUND WORK?	WHO MANAGES THE FUND WITHIN YOUR ORGANIZATION		
	Micro-enterprises 1	Male	1	Less than 15 years old	1	Yes	1		Person in charge		
	Small and medium-sized enterprises	Female gender	2	15-24 years	2	No	2 =>TIP		Chairman		
	Self-employed, formal	Both genders	3	25-34 years	3				Secretary		
	Informal self-employed	<u> </u>		35-44 years	4				Member(s)		
	Employed, formal	<b>i</b>		45-54 years	5				Treasurer		
	Employed, informal	<b>i</b>		55-64 years	6				Other (specify)S05.19A		
	People with disability	<u>'</u>		65 and over	7						
	Family worker (unpaid)	3		15 and over	8						
	Other (specify) S05.13A	)									
DESCRIPTION	CODE	CODE		CODE			CODE	DESCRIBE	CODE		

TIP		NEXT
TIP	PEOP PAI	HERE MORE LE WHO ARE RT OF THE ANIZATION?
GIVE THE SURVEYED THE OPPORTUNITY TO EXPRESS THEIR VIEWS ON THE DIRECT AND INDIRECT IMPACT OF COVID-19 ON INFORMAL ECONOMY STAKEHOLDERTS AND VOICE THEIR GRIEVANCES ON THE MEASURES TAKEN BY POLICY MAKERS.		
	Yes	1 =>S01.01
	No	2 =>End
DESCRIBE		CODE

# **ORGANIZATIONS**

Luanda Commercial and Industrial Association (ACOMIL)

Association of Bakeries and Pastry Industries of Angola (AIPPA)

Association of Businesswomen of Luanda (ASSOMEL)

Association of Disabled Traders (ACAPPODA)

Association of Public Policy Observatories from a Gender Perspective (ASSOGE)

Angola Young Street Vendors Association (AJAVA)

Angola Motor Cyclists and Transporters Association (AMOTRANG)

Angola Taxi Drivers Association (ATA)

Luanda Taxi Drivers Association (ATL)

Angola Market Vendors Association (AVMA)

Association of Car Washers (ALCA)

Business Association of Small and Medium Groceries of Angola (AMPMCA)

Angola New Alliance of Taxi Drivers Association (ANATA)

Luanda Market Vendors Provincial Association (APROVMEL)

Confederation of Independent Labor unions of Angola (CGSILA)

Federation of Business Associations of Luanda (FAEL)

Federation of Women Entrepreneurs of Angola (FMEA)

Angolan Labor union Force - Central Labor union (FSA-CS)

International League for the Support of African Homes and Foster Homes (LINALIA)

Platform Women in Action (PMA)

Women's Network (Rede Mulher)

Informal labor union (STCI)

National Union of Angolan Workers (UNTA-CS)

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