

The Value Initiative

Advancing urban value chain development to help millions of people work their way out of poverty.

Improving Informal Working Conditions through Access to Identity Cards and Health Insurance: Jaipur Jewelry Artisan Development Project The Value Initiative Program in Jaipur, India

AUTHOR

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About SEEP

The SEEP Network is a nonprofit network of over 130 international organizations that believe in the power of enterprise to reduce global poverty. SEEP members connect in a global learning community to increase their impact in over 170 countries, where they collectively serve over 89 million micro-entrepreneurs and their families. Through SEEP's learning initiatives, microenterprise development practitioners co-create and exchange strategies, standards, and tools for building healthy economies with a sustainable income in every household.

www.seepnetwork.org

About The Value Initiative

From 2008 to 2011, with support from the Bill and Melinda Gates Foundation, The SEEP Network's Value Initiative advanced the knowledge and practice of urban value chain development to stimulate sustainable, large-scale, and poverty reducing economic growth, with a special focus on vulnerable populations. The \$6.5 million Value Initiative has two core Practitioner Learning Programs (PLPs): 1) Urban Value Chain Development and 2) Business Planning for Sustainability and Scale-Up.

Urban Value Chain Development

Although value chain development represents an innovative and systematic approach to address poverty, best practices for urban settings have yet to be well defined and broadly disseminated. In response to this need, the Value Initiative provided technical assistance with three-year grants to four demonstration programs in Kenya, India, Indonesia, and Jamaica. The SEEP Network facilitated capacity building, peer learning, and supported knowledge management process and research to advance and build the industry capacity in urban value chain development. The four Value Initiative Programs (VIPs) were implemented with the following partners.

Program Name	Lead Organization	Partner Organizations	Sub Sector	Location
VIP India	ACCESS Development Services	<ul style="list-style-type: none">• Jan Kalyan Sahitya Manch Sansthan (JKSMS)• Rajasthan Abhyudaya Sansthan (RAS)• Jaipur Jewelers Association	Jewelry	Jaipur, India
VIP Kenya	Academic Model Providing Access to Healthcare (AMPATH)	<ul style="list-style-type: none">• Export Promotion Council (EPC)• Fintrac	Passion Fruit	Eldoret, Kenya
VIP Jamaica	Jamaica Exporters' Association	<ul style="list-style-type: none">• The Competitiveness Company• Area Youth Foundation	Ornamental Fish	Kingston, Jamaica
VIP Indonesia	Mercy Corps Indonesia	<ul style="list-style-type: none">• Swisscontact• PUPUK	Tofu & Tempeh	Jakarta, Indonesia

Business Planning for Sustainability and Scale-Up

The Value Initiative partnered with five organizations to foster learning on innovative business models for sustainable, larger-scale enterprise development reaching a wider target group of marginalized communities:

- Entrepreneurship and Community Development Institute (Pakistan)
- Fair Trade Forum (India)
- LabourNet (India)
- SDC Asia (Philippines)
- KeBal/Mercy Corps (Indonesia)

For more information about the Value Initiative, including tools, additional learning products, photos and videos, please visit www.seepnetwork.org or contact Yibin Chu, Program Manager of Enterprise Development Community of Practice at chu@seepnetwork.org.

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Summary

This case focuses on access to identity cards and health insurance for low-income artisans in the historic jewelry sector in Jaipur, India. Starting in 2009, ACCESS Development Services, an Indian non-governmental organization (NGO) with expertise in microfinance and rural value chain development, has stimulated market-driven improvements in working conditions among jewelry artisans in Jaipur, a large city in northwest India with a population of 340 million. The jewelry sector is estimated to employ 215,000 people. Jaipur—sitting at the crossroads of Hindu and Islamic culture for centuries—is a hub for tourism, traditional crafts, and modern trade between India and Pakistan.

Its jewelry sector typifies urban informal industries in Jaipur and in many Asian countries: growing, but experiencing tight margins, especially the workers. These workers operate as informal family businesses outside the official regulations, under unhealthy working conditions, and with no access to social benefits, such as health insurance, education, worker organizations, pensions, paid holidays, etc.



Informal work setting and jewelry artisans in Jaipur.

ACCESS Development Services launched the Jaipur Jewelry Artisans Development project (JJADe) with three consortia partners: the 100-year-old Jaipur Jewelers Association (a business association of elite businessmen who control the sector); and two community-based organizations committed to improving living and working conditions in urban communities, Jan Kalyan Sahitya Manch Sansthan (JKSMS) and Rajasthan Abhuyudaya Sansthan (RAS). Together, with financial and technical support from The SEEP Network's Value Initiative, these partners identified and supported market-driven strategies for improving working conditions among urban jewelry artisans.

The JJADe Project Strategy

The JJADe project strategy was to pursue “market-driven” improvements in working and social conditions in order to strengthen and grow the jewelry sector as a whole, in ways that require or at least support improved working conditions. The most successful and innovative intervention to date has been on the social services side: helping artisans



Artisan with her identity card application.

gain access to identity cards and health insurance. In the context of value chain development, this was a “quick win,” an early, high-profile intervention that mobilized and benefited large numbers of artisans, gaining entry and buy-in for the program without threatening powerful interests. In fact, the Jaipur Jewelers Association supported improvements in working conditions because this might improve retention of skilled artisans, who have been leaving the sector. Using a market-development approach, the JJADe team facilitated a sustainable and expanding market for identity cards and health insurance among artisans, as well as other informal workers.

In order to access insurance and many other services, such as microfinance and government training, artisans need identity cards with their proper names, addresses, and designation as jewelry artisans. While the government is a key source of identity cards, its system of issuing cards was very weak. At the early stage of the project, JJADe staff recruited the Jaipur Jewelers Association to provide identity

cards to artisans under its banner. Although these cards were not recognized at first by the government, ultimately the active engagement of prominent business leaders got the attention and buy-in of both government agencies and artisans.

In the next phase, the JJADe project identified weaknesses in the government process and supported a streamlined application and identity card processing system. As a cornerstone of the new system, community-based NGOs became agents of the government to process identity card applications. They promoted the benefits of identity cards, certified artisans as being skilled workers in their profession, and received a fee from the government based on the number of identity cards issued. (Artisans do not pay for the cards.)

JJADE staff also worked with various government divisions to help them streamline their processing and approval systems for identity cards. This intervention led to lower rejection rates of applications and a rapid increase in the number of artisans obtaining identity cards. Having identity cards gives artisans access to government-run training and benefits programs, as well as personal pride in being officially recognized for their craft.

With their identity cards, a major barrier for artisans to access health insurance was removed, and JJADe began to facilitate a viable, expanding, quasi-public insurance market. The project facilitated relationships among the government of India, private insurance companies, and community groups or entrepreneurs acting as health insurance agents. The government of India has several avenues for helping citizens gain access to health insurance, including a subsidy paid to government-contracted insurance companies that serve the urban poor and/or artisans. The general model for either subsidized or more commercial insurance sales is for the larger companies to work through “agents”—in this case community-based NGOs and/or entrepreneurs—and this model was used in the jewelry sector. The JJADe project helped facilitate relationships, provided technical advice to the insurance companies and agents, and advocated for some procedural and institutional changes by the government of India to improve services.

Results

While the JJADe project directly supported the market with financial incentives and technical assistance (2009), several thousand artisans gained access to identity cards and health insurance in less than six months. Two years later, as of December 2011, around 11,500 artisans obtained identity cards and some 25,000 artisans (heads of households and their family members) gained access to health insurance, with a further 10,000 or so artisan applications pending. There are around 25 agents in the community offering “identity card” services to artisans; these agents work on commission from the government. Four insurance companies are selling insurance to artisans through community organizations and entrepreneur agents. One challenge that ACCESS Development Services and its community partners are still addressing is the low level of claims processed to date.



Jewelry artisan neighborhood with tight, narrow streets, multi-storied residences, and unhealthy open sewers.

Lessons Learned

1. In value chain development, increase benefits to lower economic and social strata populations through pro-active engagement and targeting of vulnerable populations, such as urban, informal sector workers; treat them as a viable consumer market.
2. Link clients with government social security programs.
3. Establish the proof of identity of informal workers through trade-based identity cards.
4. Bring all stakeholders together in the intervention design.
5. During the pilot, identify potential businesses or institutions that can provide services to vulnerable populations beyond the project life and show them the future potential of the informal sector (market analysis) or provide initial incentives.
6. In addition to highlighting the business opportunities in the informal sector to private-sector service providers, assist them in devising viable customized products
7. During the pilot phase, work with influential, leading, committed, and visionary clients who show initiative.
8. Identify, design, and communicate specific incentives for each group of stakeholders, rather than emphasizing social or industry-wide developmental goals.

The Jaipur Jewelry Context

With a population of 340 million and a population growth rate close to 5 percent per year, Jaipur is the tenth largest city in India and a cultural and economic center. In the jewelry industry, it is famous as the largest exporter of gold, diamond, and semi-precious gemstone jewelry in Asia, and is the only industry in the world finishing blue diamonds. Jaipur, however, like so many rapidly growing cities, faces unprecedented challenges in accommodating its many long-term residents and new migrants. Infrastructure, employment opportunities, living and working conditions, education, and health services fall far short of the need.

Market Opportunity and Competitiveness

Over the last 20 years, the global market for jewelry has grown, with the continually increasing demand only temporarily slowed by the global economic crisis. In fact, the industry has been growing at a rate of 15–20 percent in the last couple years, due to large markets emerging in India, other Asian countries, and the Middle East. The major shift in demand has been a change from high-value, classic jewels to cheaper “costume” or “fashion” jewelry, which sells at a lower price point and is valued as much or more for its design as its precious metal and stone content. In addition, a growing consumer base has exhibited awareness of, and preference for, products developed and sourced using fair labor practices. The Jaipur jewelry sector has not kept up well with either market shift. As a result, profit margins have declined as jewelers increasingly compete with other traditional jewelers by lowering prices. The consequences for this low competitiveness in the Jaipur labor market is that skilled artisans are leaving the industry, further reducing competitiveness.



Modern design using less valuable stones (left) and traditional design with metal and gems (right).

Through a two-step process of raising awareness about the state of Jaipur’s competitiveness and dialogue with jewelers, artisans, and other industry stakeholders, the JJADe project developed a strategy to help the jewelry sector in ways that require or support better working conditions, specifically to retain skilled workers and to reduce urban poverty. The broad strategy was to improve jewelry designs; develop fair trade, “sustainably produced” products, and market channels; and improve artisan quality of life with access to such basic services as identity cards and associated government benefits, education, health insurance, and financial services. This case focuses primarily on access to identity cards and health insurance.

Urban Resources

The Jaipur jewelry sector is large and dense, with formal and informal institutions bringing useful resources to the sector. In 2010, Jaipur’s jewelry sector employed about 215,000 skilled or semi-skilled artisans: 135,000 work in gem cutting and polishing, and 65,000 in metalwork. The remaining artisans produce lacquer jewelry, made from a malleable and renewable insect resin. Jaipur artisans are renowned for high-quality craftsmanship and skills in stonemasonry; they cut and shape almost 90 percent of the gemstones in India’s gem and jewelry trade. As is the case with many established urban industries, the Jaipur jewelry sector is supported by a range of institutions, including the 100-year-old Jaipur Jewelers’ Association (made up of elite businessmen who control the sector), several community-based NGOs working with artisans, design institutes, and national and state government agencies with a broad mandate over artisan work.

In addition, the city of Jaipur hosts many non-sector specific institutions with services and resources, including health insurance companies, microfinance institutions, religious institutions, etc. Table 1 lists a range of different kinds of institutions in Jaipur that the JJADe project was able to access. This wealth of institutions available to leverage on behalf of lower-income target groups is often a key difference between rural and urban programs.

Table 1 Urban Institutions in the Jaipur Costume Jewelry Sub-sector

Formal, large-scale associations	<ul style="list-style-type: none"> • Jaipur Jewelry Association • Rajasthan Chamber of Commerce
NGOs (non-governmental organizations)	<ul style="list-style-type: none"> • JKSMS (Jan Kalyan Sahitya Manch Sansthan) • RAS (Rajasthan Abhyudaya Sansthan) • BGVS (Bharat Gyan Vigyan Samiti) • Bengali Ornament Maker • Dharmik Kalimata Trust • Religious institutions
Skills development and design institutes	<ul style="list-style-type: none"> • Indian Institute for Gems and Jewelry • Pearls Academy • Excel Institute of Jewelry Designing and Manufacturing Technologies • PD Institute
Key cross-sector service providers	<ul style="list-style-type: none"> • Health insurance companies • Microfinance institutions and banks
Key government institutions	<ul style="list-style-type: none"> • Indian Institute for Gems and Jewelry • Development Commissioner of Handicrafts • Ministry of Textiles (government of India)
Stakeholder proximity and linkages	<ul style="list-style-type: none"> • Artisans in close proximity to one another • Artisans socially linked by place of origin, language, culture, and religion.
Market structures	<ul style="list-style-type: none"> • Established jewelry sector with pre-existing skills and market linkages to both domestic and export markets • For gems and metals, an elaborate network of unwritten contracts among “jewelers,” who own the raw material and access markets; “brokers,” who contract artisans to perform very specific job work; and the artisans, who work primarily in family units with some paid or apprentice labor also occurring

For the two services, identity cards and health insurance, that this case focuses on, the government of India is a critical institution, along with private businesses and NGOs. The government issues identity cards to citizens. In addition, it issues “artisan” identity cards to skilled craftspeople. With these cards, artisans can access a range of government benefits, including subsidized health insurance, provided by a few insurance companies under contract to the government. The insurance companies often use microfinance institutions as brokers to reach the urban poor. In addition, there are several private insurance companies that recognize the large market among lower-income urban workers.

Constraints

Growth in the jewelry market, however, has not successfully translated into increased benefits for the jewelry artisans. Artisans work in an insecure and difficult environment:

- Socially isolated, they are undocumented, in informal and unregulated jobs, unrecognized by local authorities or government support organizations. Artisans work for brokers separately from each other. Recent immigrants, especially young men, have weak social connections to peers.
- Low wages, low returns for labor, and delayed payments from brokers are common.
- Artisans have little bargaining power or choice of buyers.
- Workplaces are cramped, polluted, and dangerous, and usually home-based.
- They have poor access to benefits or social safety nets, such as training to develop new skills, health care or health insurance, paid leave, workers compensation, etc.
- Few opportunities exist for advancement.
- They and their children have little access to education or training.
- There is a high incidence of child labor or young men bonded in apprenticeships.
- Living conditions are marginal with crowded (but permanent), multi-storied housing, often with informal or no water, sewer, and electricity service. They have no right to political representation because of the informality of the settlement. People are grouped or linked by social networks based on religion, ethnicity, or place of origin.
- More recently, food prices have inflated significantly.



Small, jammed rough-gem sorting shop.

Artisan families are terribly underserved and lack basic services that could improve living conditions, such as financial services, health care and health insurance, and education. Part of being an informal worker is not having an identity card and not being recognized by the government or other formal institutions as a skilled worker. Without these credentials, artisans cannot access government health insurance, subsidized finance, or training opportunities, and private-sector financial institutions also cannot serve them. Furthermore, providers of relevant private sector services are often unwilling to serve microenterprise owners due to high risk, skepticism about their potential for growth, and of course the cost of serving so many small clients. Most are also unaware of the large, specific demand for services among artisans.

Despite the wide-ranging opportunities presented within the urban landscape in Jaipur, the JJADe project nonetheless identified several urban-specific constraints within the costume jewelry value chains. These challenges hurt industry competitiveness and impact artisan working conditions, and lead to worker attrition and reduced trust in market relationships. They also present potential risks to branded products, especially if, or when, the media exposes the working conditions faced by artisans in producing these products.

Power Imbalance in the Market Structure

In the metals and gems value chains, jewelry production and marketing is controlled by “jewelers,” approximately 100 families who historically have controlled the capital, inputs, and market access for the jewelry industry. Over 100 years ago, they formed the Jaipur Jewelers Association, which is a partner of VIP-India. These jewelers often work through trusted brokers, who in turn contract artisans to perform specialized steps in the process of making jewelry. Artisans are heavily dependent on their brokers or—as in the case of many metalworkers—on the jewelers that contract them. They are isolated from the market and from each other, which is a key reason for their low access to social benefits.



Top, lacquer artisan creating bracelet on charcoal-heated working surface; above, artisans decorating lacquer bangles with small braziers.

In lacquer jewelry, artisans are more independent, leveraging a loose network of socially connected producers and traders to access inputs, capital, and markets. More recently, with help from VIP-India partners, lacquer jewelry producers have formed formal groups to improve their business opportunities. Still, they have historically operated outside the reach of formal service providers, such as insurance companies.

Workforce with Outdated Skills

While more experienced and educated artisans generally receive higher returns for their labor, young people are entering the workforce in unprecedented numbers. As a result, Jaipur and other cities host large numbers of less-skilled artisans, who consequently receive low pay for their labor. Also, as the costume jewelry value chain now places a high premium on design and design changes, more education and skills, or qualification levels, are required.

Informal Structure of Work Relationships

The costume jewelry value chain in Jaipur is essentially built on the perception of trust. For less-experienced artisans to find long-term work, they usually need references within their social networks to convince veteran artisans of their potential worth. Formal identification allows artisans to establish a reputation and also provides access to government social security schemes, an even greater urgency for migrant workers. In addition, traditional relationships keep artisans tied to one broker. Without business registration and formal identity cards, for example, artisans find it difficult to get

information and find new markets. Similarly, brokers and jewelers can benefit

from access to a wider range of artisans, but there is no list of artisans—brokers must constantly recruit new artisans through informal social and business links.

Cash Flow and Investment Financing Constraints

Finding formal sources of finance is difficult for the majority of urban workers laboring in an informal economy, especially since they often lack basic proof of identity, a job, and even a fixed address. Even microfinance institutions require identification and a fixed address. As a result, artisans resort to informal money lenders that charge exorbitant interest rates.

Outdated Technology

Artisans often face difficulty acquiring new technology, primarily because they either lack the resources to acquire it or have inadequate education and training to utilize technology to their advantage. Because of their isolation, they may not know there is affordable, practical equipment that can significantly reduce cost or save labor, much less available training opportunities.

Design Stagnation

Due to a combination of reliance on tradition, lack of innovation, and the isolation and specialization of artisans, designs have stagnated. Because design is the key element of costume jewelry, this is a critical threat to the industry's survival. The costume jewelry market is characterized by rapid trend shifts in designs; that is, different designs have swift life cycles over relatively short periods of time. Artisans in the costume jewelry value chain often have very little information regarding popular designs or have access to these designs to meet the demand of local and international markets.

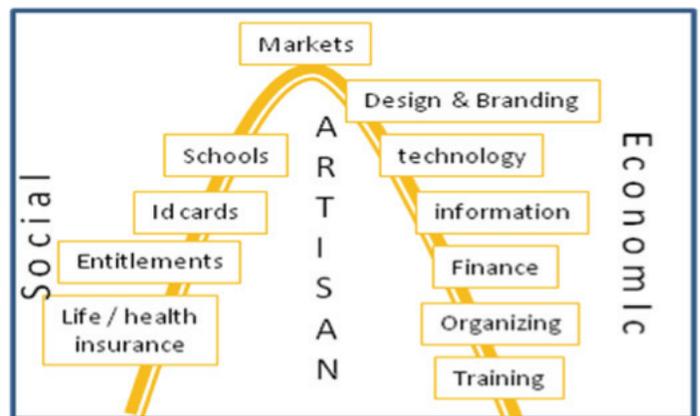
JJADe Goal and Intervention Design

The JJADe project broadly sought to increase the incomes and improve the livelihoods of an estimated 20,000 artisans in Jaipur who work in the costume jewelry value chain. Considering the urban context and the inherent opportunities and constraints, the JJADe project's consortium partners identified several objectives that would ultimately steer the project towards reaching its broader goal:

- Increase the social welfare of artisans by improving working conditions and access to social services, such as health insurance—all of which will increase retention of skilled labor and improve artisan lives.
- Increase competitiveness by supporting market-responsive designs, enhancing overall design skills; and improving working conditions and access to fair trade markets.

This case focuses on social services, primarily identity cards and health insurance interventions because these were the first and, to date, largest-scale interventions. Figure 1 depicts the social and economic dimensions emphasized by the JJADe project.

Figure 1 JJADe Project Framework



Project Intervention: Access to Artisan Identity Cards and Health Insurance

The JJADe project’s first and largest interventions focused on helping artisans obtain identity cards and subsequently health insurance. When JJADe staff analyzed the reasons jewelry artisans did not have access to insurance, microfinance, and government services available to so many artisans in India, it discovered that hardly any of them had artisan identity cards—or any identity cards for that matter. This was surprising, given that the industry is over 100 years old. For most craft professions, the government of India issues identity cards that certify one’s profession as an artisan and serves to identify the person, which opens access to government health insurance, training scholarships, stipends for journeys home, and other benefits.

Banks, microfinance institutions, insurance companies, training institutes, and other service providers require clients or students to have an identity card. Because they were not aware of the benefits of an identity card, many artisans did not even know it was needed. However, they did want access to finance and to more regular more affordable health-care. Thus, the first initiative that JJADe undertook with its community partners (NGOs) was to help artisans obtain identity cards, with access to health insurance and finance following quickly (table 2).

Table 2 Causal Chain for Identity Card Intervention

Impact at enterprise and artisan level	Benefits and subsidies available to artisans (resulting in economic benefits)
Service market outcomes	<ul style="list-style-type: none"> • Dialogues initiated with identified institutes that can certify artisan skills • NGOs provide identity card service as part of their government-funded projects. (NGOs receive government grants based on number of identity cards that NGOs help artisans obtain.)
Service market inputs	<ul style="list-style-type: none"> • Institutes with capacities to assess skills become authorized skill accreditation agencies. • NGOs facilitate the process of issuing identity cards.
Intervention activities	<ul style="list-style-type: none"> • Linkages established between appropriate government department and NGOs facilitating issuance of identity cards. • NGOs educate artisans and enterprises about importance of identity cards. • Identify appropriate government and non-government agencies able to issue identity cards. • Determine extent (number) of artisans who need identity cards.

Pilot and Demonstration

The pilot phase of the JJADe intervention was oriented toward service delivery. JJADe’s community-based partners played a direct role in sensitizing and educating the artisan community about the potential for identity cards to help

artisans access insurance and other services. They also presented a business case to insurance companies (and other service providers) on the viability of the artisan market base. In close coordination with the Indian Ministry of Textiles, the government of Rajasthan’s District Industries Center, and the Jaipur Jewelers Association, JJADe organized registration hubs for artisans to register their biographic information in order to process and issue identity cards. Due to their established presence in artisan communities and their out-reach experience, NGOs were selected as brokers to act as intermediaries between the targeted artisans and identify the card-issuing government authorities. The NGOs received payment from the government for each application it submitted on behalf of clients.

Next, the JJADe project strengthened insurance options and supply for jewelry artisans. The staff provided technical advice to a major private insurance company and helped it design a special health insurance product for the sector. Also, the process for accessing health insurance was cumbersome. The staff helped to streamline the application process managed by the NGOs and is now helping the government simplify its procedures.

Finally, the JJADe project helped NGO (community) partners become commission-based brokers or agents for insurance companies. Key roles they played were to help artisans understand the insurance choices and system, fill out applications, and keep up with payments. As the use of services and claim filing increase, the NGOs increasingly step into the role of advising clients and troubleshooting issues as they arise. Some artisans paid monthly premiums at a government-subsidized rate, while others purchase a tailored insurance product from a private company.

This intervention can be characterized as a “quick win” that mobilized artisans and rapidly spread benefits to a large numbers of artisans without threatening powerful interests.

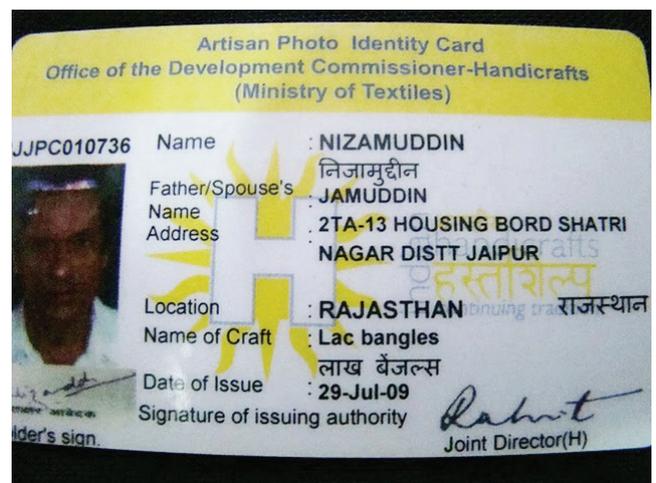
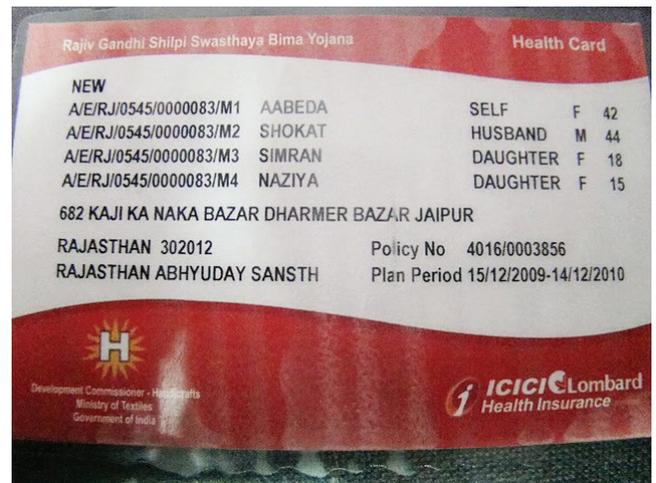
JJADe Pilot Results

While the JJADe project directly supported the market with financial incentives and technical assistance (2009), several thousand artisans gained access to identity cards and health insurance in less than six months. Two years later, as of December, 2011, over 11,500 artisans received identity cards (with another 10,000 or so in the pipeline) and 25,000 artisans and their families gained access to health insurance.

JJADe also conducted an impact assessment with a control group to estimate the income impact of all program services. Artisan enterprises with access to JJADe-supported services increased their income by USD 1,000 more than control group enterprises. Workers in these businesses increased their income by USD 440 above workers in non-assisted firms. Because having identity cards helps artisans access government benefits, financial services, and technical training, as well as new contracts with new buyers, some of the financial benefits can be linked to the identity cards. The link between health insurance and increased income is less apparent, mainly because few claims have been processed to date. JJADe staff is troubleshooting this challenge.



Registration hub at work sorting and reviewing artisans' applications for a government identity



Artisan health insurance card (top) and artisan identity card (bottom).

Lessons Learned

The JJADe project partners offer the following lessons from their experience facilitating market-driven improvements to artisan working conditions in a large, informal urban industry:

1. In value chain development, increase benefits to lower economic and social strata populations through pro-active engagement and targeting of vulnerable populations, such as urban, informal-sector workers. Treat them as a viable consumer market.
2. Take advantage of government social security programs to retain and encourage the work force, through such services as formal identification, business registration, health insurance, and access to finance.
3. Establish proof of identity for informal workers through trade-based identity cards, to develop trust and open opportunities for new relationships among the value chain businesses and service providers. This formal identity also improves the self-esteem, resolve, and assertiveness of marginalized populations.
4. Bring all stakeholders together in the intervention design to ensure buy-in and collaboration, and to resolve any resistance.
5. During the pilot, identify potential businesses or institutions that can provide services to vulnerable populations beyond the project life and encourage them with initial incentives.
6. Show the private sector service providers the business opportunities in the informal sector (market analysis) and assist them to devise viable customized products. Smart subsidies for product or service development during both pilot and uptake phase are appropriate, but should be coupled with technical support.
7. During the pilot phase, work with influential, leading, committed, and visionary clients who show initiative (in this project, the artisans). Their initial objectives are to contribute substantially to the design of the services, to take advantage of the opportunities provided by the pilot, and play a leadership role in recruiting more clients (artisans) at the uptake, or more commercial, phase (scale-up).
8. Identify, design, and communicate specific incentives for each group of stakeholders, rather than emphasize social or industry-wide developmental goals.