CHAPTER 40

The Resilient and Informal Economy and African Development

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Introduction

The informal sector is a topic which elicits diverging views, sometimes passionately held, about how to define, measure and classify, and especially about how to respond to it—there is even a debate about what to call it (Bangasser 2000). The concept of the informal sector was first popularized by the International Labour Organization (ILO) Employment Mission Report to Kenya in 1972; the Report begins by stating a fundamental problem with employment in Kenya, as well as in many other developing countries (Emmerij 2005). Informal employment plays an important role for job creation, income generation and poverty reduction in many countries, with special focus on developing and transition countries. They enhance the visibility of many workers in the informal economy and of their contributions to economic and social development (Budlender 2011). For instance, in Latin America the urban informal sector was the main creator of employment opportunities in the 1990s, and on average six out of ten new jobs were created by micro-enterprises, own-account workers and domestic services.

In Africa, urban informal employment is estimated to absorb more than 60% of the urban labor force (Emmerij 2005). This sector generated more than 90% of all additional jobs in the region during the 1990s. In Asia, before the 1997 financial crisis, the informal sector typically absorbed between 40 and 50% of the urban labor force, with differences between the newly industrializing countries (less than 10%) and countries such as Bangladesh with two-thirds of employment in the informal sector (p. 95). It is important to note that the majority of informal sector workers are self-employed, without employees. It is unclear how labor regulations relate to own-account workers without employees. They have full control of their working hours and income. It is in accord with this wisdom that the Pension Act (Act 766) provides for self-employed persons on a voluntary basis (Osei-Boateng and Ampratwum 2011). Resilience was used in terms of disasters, mostly by the engineering community (especially when referring to physical infrastructure), in the 1980s, and was related to the concept of being able to absorb and recover from a hazardous event. Since that time, hybrid definitions have arisen that combine engineering with the ecological, or the ecological with the behavioral (CARRI Report 2013).

Conceptual Clarification of the Resilient and Informal Sector

The term resilience was first used in the physical sciences to denote the behavior of a spring. In the 1970s and 1980s, resilience was adapted by the ecological and psychological communities to describe somewhat different phenomena (CARRI Report 2013).

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The word was coined at the beginning of the seventeenth century, taking its roots from Latin. *Resilientia* was defined as a "material's resistance to shock and its ability to absorb kinetic energy without breaking apart." When something or someone is referred to as resilient, it means that the person is jumping (Latin *salire*) back (Latin *re*). Therefore, the literal meaning is that he/she/it is bouncing back to the state he/she/it was in before the situation in question (Bourdon 2013).

In other words, resilience is the capacity of a system, be it an individual, a forest, a city or an economy, to deal with change and continue to develop. It is about the capacity to use shocks and disturbances such as a financial crisis or climate change to spur renewal and innovative thinking (Moberg et al. 2014).

Resilience is the ability of a local economy to withstand economic shocks and to keep on providing goods and services required by residents to achieve an acceptable quality of life (Chadwick-Parkes 2015). The informal sector is "typically composed of very small businesses that are not registered in any way. They are rarely run from business premises [but] instead … from homes, [sidewalks] or other informal squatter-like arrangements" (Sundquist 2010 as cited in Chadwick-Parkes 2015).

The concept of the informal sector was introduced into international usage in 1972 by the ILO in its Kenya Mission Report, which defined informality as a "way of doing things characterized by (a) ease of entry; (b) reliance on indigenous resources; (c) family ownership; (d) small scale operations; (e) labor intensive and adaptive technology; (f) skills acquired outside of the formal sector; (g) unregulated and competitive markets." Since that time, many definitions have been introduced by different authors and the ILO itself (Sharma 2012).

The informal sector captures one type of activity in informal employment—work that takes place in unincorporated enterprises that are unregistered or small.

However, there are additional types of informal employment outside informal enterprises: for example, persons working in formal enterprises who are not covered by social protection through their work, as well as domestic workers, casual day laborers and contributing family workers who are not covered by social protection through their work (Women in Informal Employment: Globalizing and Organizing (WIEGO 2016).

Farrel et al. (2000), as cited in Osei-Boateng and Ampratwum (2011), stated that "currently there are two approaches to defining informal sector activity: the definitional and behavioural." According to the definitional approach, "informal sector is economic activity unrecorded in the official statistics such as the gross domestic product and/or the national income accounts." Behavioral approach on the other hand, maintains that the "informal sector is based on whether or not activity complies with the established judicial, regulatory, and institutional framework" (Farrel et al. 2000 as cited in Osei-Boateng and Ampratwum 2011).

The informal economy refers to a series of activities that, by occurring outside the arena of the normal, regulated economy, escape official recordkeeping (Losby et al. 2002). Some people engage in legal but informal work in the United States in a system of cash-only exchanges. These individuals are operating unregistered businesses or engaging in under-the-table work. This type of economic activity is often called "informal work" or referred to as "the informal economy" (Losby et al. 2003).

The Informal Sector and African Development

This focuses on empirical validation of the factors that determine the proliferation of informal sector activities, which invariably results in a retarded effect on formal sector economy and

African development. It should be noted that around the world about two-thirds of all employees work in the informal sector (World Bank 2009 as cited in Sparks and Barnett 2010). Hence, to carry out an empirical study of this nature, some African countries comprising economies from the West African, Southern African, East African and Central African sub-regions were selected. The selections were made according to the authenticity and availability of data necessary for the study. A panel study approach comprising a cross section of the selected economies over a given period of time was employed for data analysis. This therefore necessitated the need for the study to apply the pooled regression, fixed and random effect estimation procedure. A Hausman specification test was further conducted to determine between the random and fixed effect result. The Hausman null hypothesis of no systematic difference between the two estimators was accepted by this study, leading to the preference of the efficient random effect estimates over the consistent fixed effect result.
Excerpting from the work of Losby et al. (2002), various labels have been used by scholars to refer to the "informal economy": it has been called the irregular economy, the subterranean economy, the underground economy, the black economy, the shadow economy and the informal economy. The popular media uses terms such as invisible, hidden, submerged, shadow, irregular, non-official, unrecorded and clandestine. The common thread is that these activities are not recorded or are imperfectly reflected in official national accounting systems. It was anticipated that entrepreneurs operating in the informal economy in developing countries would eventually displace foreign-owned capital and entrepreneurs, setting the stage for these countries to develop full market economies. This has remained elusive for the vast majority of informal actors who are too small, undercapitalized and insufficiently connected to the formal economy to fulfill this promise.

In general, informal sector activities are characterized by small-scale, self-employed activities, with or without hired workers, typically at a low level of organization and technology, with the primary objective of generating employment and incomes (Misati 2007). The informal sector has not only persisted but has actually grown in many developing countries, particularly in Africa where it dominates the economy both in terms of output and employment (Verick 2006). The informal sector generates employment, reduces social setbacks and serves as a catalyst for economic growth (African Development Bank 2013).
The dynamism of the informal sector in creating employment and value addition is particularly strong, representing about 80% of the total labor force and contributing about 55% of sub-Saharan Africa's gross domestic product (GDP). In addition, nine out of ten informal workers are women and youth, but the lack of social protection, skills' upgrading and productive income often trap these groups in poverty and exclusion from economic growth and development, with only about 10% of operators benefiting from social protection Schemes (AU 2011 as cited in United Nations Economic and Social Council 2015).
The informal sector matters because of its sheer size (e.g., about half of national output, more than 80% of total employment and 90% of new jobs in African low income countries) and its implications for economic development, notably its effects on employment opportunities, productivity, fiscal revenues and growth (Mbaye 2014). According to the Kenya Institute for Public Policy Research and Analysis (KIPPRA), the proportion of informal employment in Kenya increased from 70% in 2000 to 83% in 2012. In 2012, around 10 million people were employed in the informal sector. Across informal economies in African cities, including Nairobi, Lagos and Dar es Salaam, traders and artisans are common professions, but they are often stigmatized as unskilled or illiterate groups of individuals, who do not keep records of their goods (Kinyanjui 2015). International business discourse also identifies such individuals as survivalists and non-inventors with little entrepreneurial culture, working in informal urban markets. Nonetheless, business exchanges in these informal urban markets are an

integral part of social and economic development in Africa. These markets have retained and continue to retain traditional African norms and values of community and individual agency, which date back to indigenous market concepts. More importantly, traders and artisans in these informal urban markets exhibit a distinct entrepreneurial behavior that is referred to as solidarity entrepreneurialism (ibid.).

According to Sparks and Barnett (2010), the informal sector represents the dominant share of many sectors across the continent, especially in manufacturing, commerce, finance and mining. Trade-related activities, including street vending, are the most common form of activity in Africa's informal sector. The informal sector provides between 50 and 75% of employment (Haan 2006) and 72% of non-agricultural employment, 78% if South Africa is excluded (African Union 2008; ILO 2002b; Verick 2008). The sector comprised an average of 42% of gross national income (GNI) in 2000, ranging from under 30% in South Africa to 60% in Tanzania and Nigeria (Verick 2008; Schneider 2002). Chen estimated that 93% of new jobs created in sub-Saharan Africa during the 1990s were in the informal sector (Chen 2001). Indeed, informal sector employment in Uganda and Kenya now exceeds employment in the formal sector and nearly 90% of the labor force in Ghana comes from the informal sector (African Union 2008). In the pre-colonial era the informal economy was the economy, but that does not mean there was uniformity across the continent. In West Africa, where centralized states and empires dominated, a more urban environment and regulatory systems for economic activity were well developed. In southern Africa, the complexity and density of regional trade networks and economic systems was much lower. The colonial period witnessed the first wave of informalization in the sense that all economic activity now operated outside newly created imposed states (Meagher 2016). However, the findings from this study suggest that unemployment, governance and level of education have significantly contributed to an informal economic setting among African economies while retarding formal economic development. Further evidence from the study reveals that the degree of sensitivity of the formal economy to the variations in these factors is nevertheless inelastic. Consequently, it could be observed that financial market development and price stability as significant macro-economic stability measures revealed a significant support for the development of the formal economy within the African continent. Apparently, the detailed analysis of the estimates indicates that the degree of responsiveness of formal economic development to the variations in financial system and macroeconomic stability is notably elastic within the African context. This implies that small variations in the soundness of the financial system and stability of the pricing system will have a disproportionate effect on the developmental stage of formal African economies.

Resilience and African Development

Africa is the world's second largest and second most populous continent after Asia (United Nations International Strategy for Disaster Reduction (UNISDR) 2011). The current population is 1,231,994,377 as of Tuesday, January 10, 2017, based on the latest United Nations estimates. Africa's population is equivalent to 16.36% of the total world population (Worldometers 2017). Africa has become the world's fastest-growing continent, and more than two-thirds of African countries have improved their quality of governance, leading to a better business climate, improved basic services and expanded economic opportunities (Kaberuka 2015). In particular, seven countries—Cameroon, Ethiopia, Mozambique, Niger, Nigeria, Rwanda and Uganda— have made relatively more progress in building resilience. These countries, two of which have benefited from a natural resource windfall, have been able to adopt more inclusive political arrangements, strengthen their institutions and foster investment. They have also been able to maintain macro-economic stability and increase domestic revenues to support higher levels of public investment and improved social services. However, several other countries have not been able to make similar transitions and some countries have even regressed, for example Côte d'Ivoire, Malawi and Zimbabwe (Gelbard et al. 2015). More than 250 million people on the continent are affected by fragility, with significant spillovers into neighboring countries and regions. The development prospects of four major regions—Horn of Africa, Sahel, Mano River Union, and Great Lakes and Central Africa region—are at risk (Kaberuka 2015).

Taking a cue from Kaberuka (2015), the drivers of fragility can be categorized into four dimensions:

- Economic
- Social
- Political
- Environmental

Usually these dimensions involve exclusion and inequality. At the core of social drivers of fragility is a demand by individuals or groups in a society for inclusion and access to services, resources, opportunities, rights or identity that lead to grievances, social tensions, rebellions and violence. Political drivers may include the limited—participation or voice of certain groups, or state capture by some elites that threaten to deprive other elites or segments of society, which can manifest itself in a loss of legitimacy of institutions or breakdown of political settlements. Environmental pressures and climate change may lead to humanitarian disasters and competition over scarce natural resources such as water or pasture; countries or communities affected by geographic insularity, such as island states and isolated areas within a state, are particularly vulnerable in this regard. Large and growing economic inequalities, economic capture of the state by a small group or the inability of the society to provide jobs, particularly for youth, are prominent economic drivers. Although these drivers of fragility exist to varying degrees in almost all countries, it is the state's and society's capacity to address and mitigate the effects that also differentiates the levels of fragility (pp. 42–43).

Methods

This study examined the economic and institutional factors that support the informal economic setting which conversely weakens formal economic operations within African economies. To carry out this research, a panel method of data analysis was employed. This comprises twelve selected African countries from the south region (Botswana, Lesotho, Namibia and South Africa) and West African region (Ghana and Nigeria) as well as the East and Middle East region (Congo, Kenya, Mauritius, Rwanda, Uganda and Zambia) based on availability and reliability of data. In the process of data estimation, a panel regression approach was adopted. In this approach three estimation techniques were utilized: pooled regression, fixed effect and random effect regression. The panel approach allows for the combination of time series and cross-sectional observation, thereby increasing the chances of having a large sample size within a specific time frame unlike a primary reliance on time series or cross-sectional study alone. The secondary data were mainly from the world development indicators, (WDI 2015).

To determine between the fixed effect and random effect, the Hausman test (Table 40.2) was conducted, which favors the random effect result. The result and interpretation of the result were based on the random effect estimates as presented in Table 40.1.

Table 40.1 Analysis of formal and informal business operations in the African economy Source: Created by the authors based on World Development Index Specification of Study Model Based on an extensive review of literature about the factors that promote informal economic activities evidenced from official business registration records, the model for this study has been implicitly expressed as follows: NBR = f (FMDI, UNEMP, GOV, SSE, CPI) (40.1)

The above model is further explicitly expressed in functional form as:
NBR FMDI UNEMP GOV SSE CPI t =_ +_ +_ +_ +_ +_ + _ 0 1 2 3 4 5 (40.2) where;
NBR: number of registered business enterprises
FMDI: financial market development index
UNEMP: unemployment rate
GOV: governance quality
SSE: secondary school enrollment
CPI: consumer price index
β0 is the intercept
β1 β2 β3 β4 β5 are the slope coefficients
εt is the stochastic term
Data Measurement and Descriptions

NBR: is the number of newly and officially registered enterprises, representing the level of informal or formal economic operations taking place within an economy. The higher the number of newly registered enterprises the more the economy is driving towards formal economies, while the reverse is the case when there is a significant decline in the number of officially registered

Table 40.2 Hausman test result
Source: Created by the authors based on World Development Index economic activities. Hence, it is expected that a negative influence of the independent variables on the dependent variable NBR will enhance the proliferation of the informal economy within African economies.
FMDI: represents the financial market development index. This measures the degree of the development of the financial market and market capitalization that could provide a significant attraction of large-scale investment ventures. It therefore provides an insight into the greatness of the individual economic units and capacity for financing the real economy as the need arises. The more developed the financial markets, the higher the chances of having credit facilities to support investors and promote formal business establishments when compared with less developed financial markets. It consists of the average weight of the sum of market capitalization and foreign direct investment.
UNEMP: is the level of unemployment experienced among the African economies. A high level of unemployment drives individuals into informal business establishments, which do not require much capital to set up and are also free of government interference through taxation and regulation. Thus it is expected that unemployment will promote the informal economy in the quest for the slightest business opportunity in order to survive. Hence there would be an inverse relationship between unemployment and business formalization.
GOV: relates to the quality of governance, and in this study is equated with political stability and absence of violence and terrorism. Good governance is characterized by strong institutions that enforce regulations. There is peace, orderliness, respect for property rights and rule of law. On the contrary weak governance is characterized by weak institution and poor adherence to regulations and order. It could therefore be seen that the strength of governance could play a significant role in determining the level of informal economy within a geographical boundary. In the presence of good governance there is less social exclusion and more social protection of property rights and patents, which invariably encourages formal

economic activities. Hence, a negative relationship is expected between weak institutions and the formal registration of businesses.

SSE: is the school enrollment rate, which measures the level of educational attainment and how it has influenced formal business registration. It is expected that the more educationally enlightened population would opt for a formal economy instead of informal economic activities. This is further buttressed by the fact that the informal economy is often characterized by the less educated, less empowered and less informed workers in unregulated business settings.

Less government attention is given to them and they are not regarded as among the influential part of the society. They are not often the target of policy implementations and consists more of the poor and less privileged. Therefore higher education and literacy is expected to encourage a greater formalization of business activities, as obtained in the formal economy.

CPI: The consumer price index measures the basket of commodity prices at specific times within a particular location. The level of price stability over a given period of time helps to promote large-scale investment through the official registration process. Stable prices enhance the return on investment since the value of currency is expected to remain stable over a considerable period of time. Therefore high price volatility will tend to discourage formal economic transaction, while high prices will promote informal business transactions.

Thus an indirect relationship is expected between formal business registration and general price level.

In a priori expectations the relationship between the dependent and explanatory variables could be further expressed as; $\beta 1 > 0$, $\beta 2 < 0$, $\beta 3 > 0$, $\beta 4 > 0$ and $\beta 5 < 0$.

Empirical Analysis and Presentation of Results

The R-squared result (0.7764) indicates that 77.64% of the total variations in the new business formalization are jointly and significantly explained by the included exogenous variables of the model. Furthermore, evidence from the F-statistics of the pooled (53.47; Prob. > F = 0.0000) result indicates that the model significantly explains the data at 1% level of significance and thus could be regarded to be of best fit to the data. This is further confirmed by the chi-square Wald statistic (267.35; Prob > chi2 = 0.0000) of the random effect estimate. The Hausman test was employed to determine between the fixed effect consistent estimates and the random effect efficient result. The evidence from the test provides empirical support of significant differences across the countries with uncorrelated errors between the group-specific errors and the idiosyncratic errors terms. This makes it more appropriate to utilize the random effect result in the analysis and interpretation of result in this study, as shown in the result and discussion section below.

Results and Discussion

Evidence from this study shows that with the exception of financial market development and general price index, other factors such as political stability, level of unemployment, governance measure represented by political stability and literacy level proxy by secondary school enrollment all revealed a significant inverse relationship with formal business registration. Specifically, a percentage change in financial market development leads to a 1.402 percentage change in formal registered enterprises. In line with economic expectation it could be further observed that there is a direct relationship between financial market development and the formalization of business registration within the African economies. Consequently, the degree of the sensitivity of formal business registration with the level of financial market development is elastic. On the contrary, the rising level of unemployment and its resultant effect have significantly discouraged the formalization of economic activities to the detriment of African development. As evidenced from the empirical report, a percentage change in unemployment retards official registration of enterprises by 0.414%, holding other variables at constant. Owing to the level of unemployment especially among the youth and female population, those who are ready to start up their own business enterprises are not willing to go through the official requirements for formal business operation, these being associated in some instances with delays and protocols that discourage the entrepreneurial drive for investment. The strength of governance through political stability and absence of violence portrayed a significant retarded effect on the formalization of business.

This implies that the political system to a large extent has a determinant role to play in encouraging the proliferation of informal economies within the African context. Detailed analysis of the estimated coefficient for political stability reveals that a percentage change in political stability and absence of violence and terrorism suggests a significant inverse relation with official business registration process at 0.71%. This is further explained by the fact that political instability rather promotes an informal economy because most business oriented individuals will not risk embarking on creating an officially registered business entity as required in the formal economy. These categories of investors would most often prefer to operate within an unregulated and unstructured informal economic setting if the political environment is highly unpredictable.

The analysis of the parameter estimate of school enrollment provides empirical support for the fact that the level of illiteracy and ignorance significantly promote the informal economy setting in African countries. This also portrays the point that the majority of the people who operate within the informal economy are not well informed academically, in most instances lack high skill and professional development, and are not particularly driven by a quest for global competitiveness. Hence, school enrollment indicates a significant inverse relationship with formal business registration, such that a percentage change in enrollment pattern significantly influences formal economic activities by 0.159%.

The above evidence is backed up by the United Nations economic commission for Africa (2015) which asserts: country specificities exist in informal employment, although some common traits can be observed. On the supply side, the low quality of numeracy and literacy attained in educational systems, and inadequate skills development, are among the main factors leading to informality on the continent. The lack of technical and vocational training, limited investments in infrastructure, technology and innovation, as well as poor alignment of educational curricula to labour market demand, constitute other major hindrances for job seekers to enter the formal market. At the same time, large cities with little or no industrial bases exacerbate informal employment as a coping mechanism, particularly by young people.

Hence, the level of education, enlightenment and literacy could be seen to be a significant factor that could contribute towards determining the extent of informal economic activities under taken across the African economies. However, the degree of responsiveness of official business registration to the variations obtained by education is inelastic.

Evidently, the general commodity prices indicate significant support for formal enterprise establishment. In particular a 1% change in the consumer price index leads to a 1.396 percentage change in the legal business registration process. Economically there it is observed that there is a significant direct relationship between commodity prices and formal business registration. Further analysis of the result therefore suggests that price stability would significantly encourage and promote official enterprise registration, which will consequently foster the development of a formal economy within the African region. A highly volatile price of goods and services will tend to discourage investment in formal economic operations to the detriment of African development. Hence, this reveals the considerable effort of the monetary authorities in maintaining price stability as a necessary condition for creating real economic stability in Africa. The coefficient for the basket of commodity prices in the African economies indicates that the degree of the responsiveness of official business to price stability is elastic. Thus, a proportionate variation in commodity prices leads to a more than proportionate change in formal business registration when compared with an informal economic setting.

Stylized Facts

The informal sector comprises economic activities in the form of commerce, manufacturing, finance, agriculture and mining which are carried out without official registration of the enterprise. These economic activities usually have no reliable statistical records and have not been adequately accounted for by the government agencies and institutions in terms of revenue generation and policy actions. This makes it difficult for the government to incorporate them into policy formulation and planning strategies. However, the informal sector in sub-Saharan Africa and Africa in general plays a notable role in development. In most cases the larger proportion of GDP in many African countries is from the informal sector. This shows that the sector has the potential of facilitating economic growth and development, especially among the developing and less developed economies. The important role played by this sector in African development can be seen in the provision of employment opportunities especially among women and youth. The majority of these economic activities take place within informal settings. This could be explained by the unstructured nature of the sector, which allows for the creation of many enterprises and divergent business opportunities that have less stringent bureaucracy around business formation and registration, and therefore less exposure to government taxation and regulations. Consequently, notwithstanding the fact the informal economy provides ample opportunity for the generation of income and employment for the majority of Africa's economically active population, it is observed that the people involved are highly vulnerable to unsecured sources of income, employment benefits and social protection, which further explains why informal sector participants are often beset by low income, low job security, poor recognition and poor inclusiveness, as well as other associated poverty-driven factors, all of which hinder the maximization of the sector's potential for rapid economic transformation. This is because African entrepreneurs seek to minimize the costs associated with wages, social benefits and retirement entitlements. Most of them prefer to operate as small and medium-sized enterprises with few or no staff, and in many cases without the services of technical and professional business experts.

Most of the activities in this sector are carried out in remote areas and do not generally enjoy adequate publicity, advertisement or global competitiveness. The informal economy tends to dominate in places where there are weak institutional arrangements to coordinate revenue generation through taxation. This is because high taxation discourages young entrepreneurs from venturing into business owing to the increase in costs. Furthermore, poor regulation and poor protection of patent rights also encourage the non-formalization of informal economic activities.

Conclusion and Recommendation

Since institutional weaknesses lie at the root of fragility, a strategy to escape fragility must include the adoption or development of institutions that foster good governance and economic growth (Gelbard et al. 2015). Fragility comes about when pressures become too great for countries to manage within the political process, creating the risk of conflict and the outbreak of violence—the most extreme manifestation of fragility—whether interstate or civil war, ethnic or tribal conflict, widespread criminality or violence within the family. Countries that lack robust institutions, diversified economies and inclusive political systems are the most vulnerable. In the most acute cases, violence has the effect both of magnifying the

underlying pressures and eroding the institutions needed to manage them, creating a fragility trap from which it is very difficult to escape (Kaberuka 2015).
Therefore, this chapter posits that considerable government attention should be given to the transformation and development of informal economic operations through socially inclusive policy strategies; this will invariably yield a tremendous result in facilitating the rapid development of the African economy.
On a final note, there cannot be any meaningful development in any country if its cities are not resilient to disasters. The development of the continent is seriously challenged if this cannot be done, leaving many African countries struggling for development (Amusat 2016). In the same vein, investments in infrastructure—transport, irrigation, energy, information and communication technology—are crucial to achieving sustainable development and empowering communities in many countries. It has long been recognized that growth in productivity and incomes, and improvements in health and education outcomes all require investment in infrastructure (United Nations SDGs 2016).

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