Unveiling the Hidden Economy
Exploring the Root Causes of Informal Economy in Accra, Ghana

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Abstract

This paper investigates the persistent growth of the informal sector in Ghana, a phenomenon that contrasts with the expected trend of diminishing informality alongside rising GDP per capita. Through a case study of Agbogbloshie, Accra, it examines the interplay of informal settlements, poverty, labor regulations, and economic crises as key drivers. Departing from traditional views that advocate for formalization as the sole path to economic development, this research argues for a nuanced approach that acknowledges the significance of informal settlements and their role in sustaining livelihoods. It highlights the limitations of forced demolition policies and proposes a regulatory framework that recognizes these settlements, grants property rights, provides essential public services, and ensures environmental and public health safety. By integrating the informal sector into policy-making processes, this paper aims to contribute to the development of sustainable and economically viable solutions that improve the living standards of informal workers in Ghana.

1. Introduction

In January 2024, I traveled to Accra, Ghana, with the School of Public and International Affairs of Princeton University to understand the country's macroeconomic issues and debt crisis. Besides the stakeholder meetings, we had a chance to witness the prevalence of informal sectors in the country. Each time our Uber car waits for a traffic light, we see a group of vendors rush to each vehicle, trying to sell their products, fruits, bread, water, maps, etc. They fully utilized every second of the waiting time to convince passengers to purchase. Inside the largest local market, Makola Market, we saw vendors tout vegetables, meats, candies, textiles, and more under colorful umbrellas. Even when we traveled to Elimina Castle - famous for the "Door of No Return" during the trans-Atlantic slavery trade - a group of women vendors with head-carrying artifacts surrounded us the moment we parked the car.

Our encounters with informal laborers were a constant reminder of the unique economic landscape of Accra. Growing up in a small city in China, I witnessed the gradual formalization of informal grocery and labor markets as my hometown prospered. I had assumed that the size of the informal economy would diminish as a country's real GDP per capita increased. However, Ghana's case presented a stark contrast. The real GDP per capita had risen from $896.7 in 1980 to $1,708.8 in 2013 (The World Bank Group). Yet, the informal sector had also expanded from 2 times the size of the formal sector to 11 times during the same period (Nyameky, 2009; ILOSTAT, 2013). Astonishingly, according to data published by ILO, nearly eighty percent of the country's total employment was still in the informal sector in 2015.

The contrasting trend in the informal sector between Ghana and China poses a fascinating puzzle. What could be the root cause of Ghana's persistent informal sector, and how can policymakers provide appropriate support to this sector, given the root causes? The literature offers a variety of potential explanations for the informal economy: Boateng and Ampratwum attribute it to the formal private sector's inability to generate jobs and the absence of appropriate social protection mechanisms (2011). Koto suggests the primary source is the lack of employable skills due to low educational attainment (2015). Otoo discusses the role of overregulation in driving informality (2019). Similarly, Ananya argues that informality results from a rational informal state in India (2009). These diverse perspectives underscore the complexity of the issue and the need for a comprehensive understanding.

Understanding whether the persistent informal sector is a result of individual abilities (such as the ability to generate jobs or educational attainment), government interventions (such as state planning and social protection system), or a combination of both is highly critical to set the compelling policy agenda to provide appropriate supports for informal sectors in three folds.

First, the informal sector is a primary employment source in many developing countries, and many individuals are not protected by labor laws, preventing them from receiving necessary protection such as employment contracts, social security benefits, and labor unions. Implementing policies that support the informal economy can promote economic inclusion and potentially reduce the vulnerability of marginalized communities.

Second, the informal sector often includes high-level innovation and entrepreneurial activities. However, these businesses often operate under sub-optimal conditions due to barriers to accessing essential finance, technology, and labor resources. With an appropriate understanding of the sector, the government can efficiently allocate resources to support its growth.

Lastly, because the informal sector mostly operates outside of the tax collection system, understanding the driver of informality can assist the Ministry of Finance in crafting more effective tax collection policies and potentially expanding the tax base. The increased government revenue could be spent on essential public services such as health, education, and infrastructure.

This research paper explores the driver for Ghana's persistent informal economy. It is structured with four sections. Section one provides a comprehensive literature review of the definition and scope of the informal sector, transitioning to the informal economy, and four primary schools of thought on the causes of the informal economy. Section two introduces the context for the Ghana case study, where we provide the history of the informal sector in Accra. We then further analyze the existing policy framework and influential research from Keith Hart on Ghana's informal economy. Section three comprehensively analyzes drivers for informality in Accra with a case study in Agbogbloshie, Accra. Section four concludes.

2. Literature Review

Definition and Scope of the Informal Sector

The discussion of informality can be traced back to the 1950s when Arthur Lewis referred to it as the "traditional sector" in his dual-sector model. Like many economists at the time, Lewis believed that this sector contained a vast pool of surplus labor and that the modern industrial sector would gradually absorb it as the economy grew. They also believed this sector was marginal without a link to the formal economy (Lewis, 1954). In the 1970s, Keith Hart, an economic anthropologist, defined the informal sector as "a label for economic activities which take place outside the framework of official institutions (Hart, 1973)." The term "informal sector" gained wider acceptance after ILO used the term to analyze economic activities in Kenya. The ILO systematically analyzed these activities, defining them as "unrecognized, unrecorded, unprotected and unregulated" (ILO, 2002).

The following decades signify the start of an ongoing debate about the nature and causes of the informal sector, with four schools of thought dominating the debate (ILO, 2002; Chen, 2003). The Dualist School believed that the informal sector was formed with peripheral activities unrelated to the formal sector. The persistence of the informality was caused by the labor supply surplus from economic development and by a mismatch of traditional skills with new economic activities.

The Legalist School, popularized by Hernando de Soto and others, believed that the informal sector was formed by micro-entrepreneurs trying to avoid formal registration costs and responsibilities. They trusted that private enterprises operated underground because of the onerous and complicated regulations and costs of formal registration. De Soto and others proposed using property rights to efficiently convert informally held capital into real capital (De Soto, 2002). The Il-legalist School, closely linked to neoliberalism and neo-classical economics, viewed informality as a choice to avoid taxes and labor market regulations.

The Structuralist School, which supported Alejandro Portes, viewed the informal sector as an integrated part of the formal economy instead of a separate marginal entity, as proposed by The Dualist School. The informal sector was seen as subordinated to and exploited by the formal sector to lower costs, increasing large firms' competitiveness (Portes, 1983).

Transitioning from the Informal Sector to the Informal Economy

During the 1990s, a consistent analysis of informality found a persisting and growing pattern in both developed and developing countries. This finding leads to a fundamental rethinking of the informal sector. The ILO broadened the conceptual form of the informal sector to an "economy" wide phenomenon and proposed the term "informal economy" to better describe the scope and diversity of informality worldwide (ILO, 2002).

With the broadened concept, the informality analysis focuses not only on the production unit but also on the characteristics of the labor market. The updated concept opened doors for more nuanced and country-specific perspectives on the causes, characteristics, and impacts of informality. Moreover, it provides opportunities to understand the linkages between the informal economy and the formal regulatory environment (ILO, 2002).

The informal economy is defined as "all activities that are, in law or practice, not covered or insufficiently covered by formal arrangements." The definition of exclusion is essential, as it focuses on workers who are largely excluded from the exchange in the recognized system. Since the informal economy is often not captured by official statistics such as national accounts, it is often invisible in policy formation. Given this definition, informality contains sectors that lack social protection, representation, and voice in the workplace. Consequently, they are often excluded from benefits from the state, private markets, and political processes, making them unprotected, insecure, and vulnerable (ILO, 2002).

Three Main Drivers of Informal Economy

In the last decades, the discussion on the main drivers of informality has attracted significant academic interest. Several theories have been formed to understand factors underlying informality, such as the industrial sector's poor absorption capacity, the flexibility driver, and changing production structures. Among the proposed factors, we found three drivers most relevant to this paper's context: Poverty, Labor Regulation, and Economic Crises (ILO, 2002).

1) Poverty: Although a few people in the informal economy are not poor, there is a common overlap between informality and poverty (ILO, 2003). Collins et al. (2009) found that informality is a strategy for encountering financial instability due to poverty. Portes et al. (1989) demonstrate the relationship between poverty and formal employment in less developed countries. Due to insufficient savings and limited access to public institutions, low-income groups cannot invest in skills to improve their employability and productivity. Lack of education prevents them from entering the formal economy, which usually requires higher qualifications than informal ones. The situation forced them to stay or enter the informal market, possibly further exacerbating poverty.

2) Labor Regulation: The deregulation proponents argue that the voluntary choice of informality occurred because of high compliance costs to regulations under a rigid labor market. Therefore, labor market regulations negatively impact formal employment creation. In a study of Latin

America's informal sector, Maloney (2004) concludes that the informal sector in the region is primarily voluntary, with a desire for self-regulation and greater flexibility than formal employment. ILO (2002) emphasizes that the main barriers to entering the mainstream economy include high transaction costs, overly burdensome regulations, complicated registration processes, and inefficient or corrupt bureaucracies. These barriers provide incentives for people to stay in the informal sector.

3) Economic Crises: During economic crises, formal employment faces pressures such as wage reduction, hiring freezes, and layoffs. The informal economy is often considered a "shock absorber" that can provide self-employment opportunities for those impacted. Chen and Carre (2020) presented the rapid increase in non-regular wage employment and disguised employment after the 1997 East Asian economic crisis and the 2009 Global Financial Crisis. Horn (2011) presented individual survey and interview results from 10 countries across Africa, Asia, and Latin America and found that the informal economy is a "cushion" for retrenched formal workers during crises. Horn also emphasizes the importance of understanding the impacts of global economic crises on informal workers.

Literature Gaps to Address

Despite extensive academic research on the drivers of the informal economy, the literature still has a few gaps. For example, the relationship between informal urban settlement and informality has rarely been discussed, although it is indirectly mentioned in the "Poverty" theory. The informal settlement provides economic, social, and spatial factors conducive to informality. Due to a lack of government oversight, the informal settlement is often characterized by an absence of labor laws, formal registration, and public services (such as education and transportation infrastructure). This situation makes it easier to operate informal businesses and harder to access formal employment opportunities.

Additionally, there is an apparent scarcity of case studies evaluating various informality drivers simultaneously. The lack of comprehensive and integrated research could result in isolated and possibly one-dimensional arguments. This research paper aims to fill both gaps by evaluating the three main drivers listed above (i.e., Poverty, Labor Regulations, and Economic Crises) and Informal Settlement in Accra, Ghana.

3. Context of Informality in Ghana

Historical Context: Evolution of the Informal Sector in Ghana

The informal sector in Ghana originated at the very beginning of colonial capitalism when the country was called the "Gold Coast" by European colonists because of the significant gold resources found in the area. Indentured laborers were supplied to various peasant proprietors, agricultural laborers, distribution agents, buyers, transport owners, employees, etc. (Ninsin, 1991; Adu-Amankwah, 1999). Although the modern economy expanded throughout the decades, the informal sector has not disappeared but has grown in rural and urban areas. According to Nyameky, the size of the informal sector employment was twice that of the formal sector in the 1980s. The number increased to five and a half times in the 1990s and expanded to eleven times in 2013 when more than ninety percent of employees were informal (ILO).

The informal economy in Accra faces challenges across employment, enterprises, and habitat (Boateng and Ampratwum, 2011). In Employment, due to the fears of being identified or taxed, informal sector laborers usually experience the absence of official protection in basic welfare (Farrel et al., 2000; Ofori, 2009). For instance, employees in the informal sector often get paid far below the national minimum wage, and most employers fail to contribute to pension schemes, paid sick leaves, or maternity leaves. These employees escape deserved punishments as their business activities are hidden from law enforcement officials (Farrell et al., 2000). Additionally, the informal sector frequently operates as an individualistic instead of a trade union organization, making it difficult to protect appropriate interests.

In Enterprise, many small and micro informal businesses rely heavily on locally available resources and rarely acquire from foreign sources, which could be cheaper given the benefits of specializations and globalization. Meanwhile, the level of technology employed in the informal business units could be higher and in better conditions (Yankson, 1992; Barwa, 1995; Ofori, 2009; Osarenkhoe A, 2009). Informal business owners usually need more financial resources to acquire more advanced technology. As a result, the production level is low despite long working hours.

In Habitat, urban informal sector operators tend to construct houses near the land where they conduct their business. Often, they don't have legal title to these lands, nor are they aware of the environmental risks on the settlement, resulting in health disasters such as "Sodom and Gomorrah (Agbogbloshie)" – the world's largest digital dump in a slum within Accra. Since it has become the dump site for millions of electronic waste products from the West, no planning permission is required to construct temporary structures. Therefore, approximately 50,000 low-income inhabitants have settled in this place. However, electronic wastes have polluted the air and rivers: acrid and black smoke drifts over the land, and the nearby river is now black and thick like oil. Exposure to such hazardous environments creates serious health concerns for inhabitants. These toxins inhibit the development of children's brain, nervous, and reproduction systems (Adjei, 2014).

Legal and Policy Framework in Ghana

Ghana has joined several international treaties and conventions to promote workers' rights. It has ratified 51 ILO Conventions, including the eight core Conventions, on topics such as equal remuneration, minimum wage, child labor, and weekly rests (ILO, 2017). Ghana has domesticated some international laws and treaties to promote workers' rights through legislative instruments and institutional arrangements. Additionally, the Constitution of Ghana (1992) guarantees every citizen economic rights in "the right to work

under satisfactory, safe and health conditions and to receive equal pay for equal work without discrimination of any kind," the right to form or join a trade union, and essential employment protection.

Although the Ghanaian government has instituted measures to guarantee workers' rights, protections have only been limited to formal workers, and most informal workers remain partially protected. Informal workers are either ignorant about the laws and their rights and responsibilities as employees or employers or are primarily disorganized, given the lack of trade unions to gather a collective voice to make their concerns heard. Meanwhile, most employment relationships among informal workers are undocumented, as they are usually established verbally with family, friends, or acquaintances. Therefore, the lack of legal documents makes enforcement challenging to achieve. Additionally, most informal sector workers are self-employed (e.g., work as daily wagers or street vendors). In that case, it is unclear how labor regulations should apply to protect the rights of both employees and employers (Boateng and Ampratwum, 2011).

Significance to Urban and National Development

Understanding the root causes of the informal sector in Accra is critical for urban and national development because it is relevant to the poverty rate, low production levels, and inefficient regulations (Boateng and Ampratwum, 2011).

First, although an informal economy doesn't necessarily equal poverty (Ananya, 2009), many informal workers in Ghana are trapped in poverty. Since informal workers can barely support their families' basic needs, they usually do not earn enough to provide good education opportunities for their children, forcing the next generation to work in the informal sector, too.

Second, as mentioned previously, informal sectors need more access to formal credit facilities. Thus, they cannot acquire more advanced technologies to improve productivity. As they employ traditional and manual technologies, they maintain a low production level despite long working hours.

Third, since informal sector workers escape government regulations, they usually suffer negligence from policymakers and are victims of policy interventions by local government (such as city decongestion). Although some policy initiatives have targeted the informal sector in areas such as financial illiteracy (Nyanyo, 2023), Private Apprenticeship Programs (World Bank Group, 2011), and Social Welfare (National Committee on Informal Economy), not sufficient progress has been made in transforming or protecting the sector yet.

Understanding the root cause of the informal sector is like conducting a medical diagnosis for a patient. Only after accurately determining the disease or condition explains the patient's symptoms and signs can a doctor provide a practical prescription for treatment. Likewise, understanding the root causes of the informal sector could direct urban planners in the right direction in providing protection for informal sectors. With the proper instruments, we can help improve informal sector workers' living standards, increase productivity, and provide effective social protections through policy interventions.

Keith Hart: Informal Income Opportunities and Urban Employment in Ghana

Hart's work in the early 1970s was critical in introducing the "informal sector" to academic and policy realms. He studied the economic activities of one Northern Ghanaian group, the Frafras, as they migrated into the urban areas of Accra, Ghana, providing a deep insight into the nature and dynamics of the informal sector in Ghana. Hart identified the informal sector in Ghana as both a critical source of employment for the urban poor and a response to the inadequacies of the formal economy.

Hart presents two important choices facing the urban poor, which lead to their decision to enter the informal economy. The first one relates to the job-seeking process. Hart found that Frafras are very conservative when seeking employment in the South, and they usually only apply for jobs with particularistic relationships (previously employed kinsmen). Meanwhile, vacancies information travel along their social networks instead of formal employment exchange platforms. Consequently, the occupations of migrants from the same village tend to be clustered (most of them took similar work as their villagers). Since these migrants have better access to informal job opportunities, they tend to cluster in informal sectors (such as cooking, construction, and factory workers). The second choice relates to the income sources. Hart discovered that multiple informal employment is almost universal as they hold traditional risk-aversion and want to ensure income security through multiple sources. Due to flexible working hours, informal employment makes it easier to have simultaneous assignments than the formal sector.

By understanding the choices faced by the urban poor, Hart's work challenged the traditional emphasis on formalization as the only path toward economic development. He insisted that informal activities are typical of economic life in developing and even developed countries, and we could quantify the spread effect of informal purchases through expenditure patterns. Instead of eradication, he advocates for policymakers to acknowledge the role and contributions of the informal sector and provide appropriate support as needed.

4. Analysis of Informality Drivers in Ghana

This section comprehensively analyzes potential drivers for persistent drivers in Ghana: Informal Settlement, Poverty, Labor Regulations, and Economic Crises. We will demonstrate the impact of different sectors using Old-Fadama/Agbogbloshie as a case study. Old-Fadama is one of the largest informal settlements in central Accra, along the Ottawa River and Korle Lagoon. The settlement was established in 1981 with roughly 150,000 current inhabitants, constituting traders and migrants from across Ghana and other neighboring West African countries. Old Fadama is best known as the destination for externally generated automobile and electronic scrap collected from mostly the Western world. As the area has developed into a large scrapyard over the last two decades, residents earn a living mainly from processing electronic waste (e-waste) and scrap metals (Lidman, 2016).

Waste pickers collect used Electrical and Electronic Equipment (EEE) from waysides, seashores, waste bins, dumpsites, etc. This recycling economy has generated income-earning opportunities for thousands of extremely poor and uneducated people and connects formal and informal economies. Oteng-Ababio (2012) used first-hand studies from Agbogbloshie Scrap Yard to understand the scavenging trajectory in Ghana. He found that 95 percent of EEE disposal flows into the informal sector (to segregation, disassembling, and repairing), and 5 percent flows into the formal sector (to dealers/importers/wholesalers).

Oteng-Ababio extends the study to understand the economic impact of three worker types in the chain of EEE recycling activities: the waste collectors, the middlemen, and the scrap dealers. Participants from all three roles in the study described the activities to provide a better livelihood (~ US$3.50 daily) than the official daily minimum wage of US$2.15. E-waste collectors also engaged in dismantling and metal recovery earn US$8 daily. The middlemen reported an average earning of $20 a day, and scrap dealers reported $50 daily.

Despite the economic benefits, recycling activities contain serious health and environmental threats to residents and surrounding neighborhoods. Unsafe treatment methods, such as opening, burning cables and foams, and spilling hazardous liquid onto the ground, released persistent organic pollutants and heavy metals, causing serious environmental pollution and health risks (Owusu-Sekyere et al., 2022). However, interviews perceived the impact as restricted mainly to accident-related and other obvious effects (Oteng-Ababio, 2012).

Due to environmental and health hazards, overpopulation, and lack of land recognition, the Accra government has tried to demolish the scrap land several times. The most recent attempt at demolishment occurred on July 1st, 2021, forcefully displaced many scrapyard workers and destroyed most of their storage facilities and goods (Akese et al., 2022). As the government categorized the land as an "illegal urban settlement," the government refused to build schools or any permanent infrastructure in the area. Additionally, the residents have no right to build on the land, and they face consistent threats from the government to evict them (Lidman, 2016).

In the case of Agbogbloshine, how do informal settlement, poverty, labor regulation, and economic crises interplay in sustaining the informal economy? Do they act as individual factors, or do they interplay with each other?

Informal Settlement

As the Agbogbloshie area is embroiled in a long-lasting land and housing dispute, formal property rights and land tenure security are absent for residents (Akese & Little, 2018). These absences make loan applications and investments almost impossible for residents who want to open formal businesses. In his renowned book "The Mystery of Capital," De Soto (2003) argues that the lack of formal titling prevents using property as collateral for loans, which are essential to starting or expanding a formal business. As a result, entrepreneurs without formal titles can only relegate their activities to the informal sector.

Additionally, the overcrowded and makeshift structures in the Agbogbloshie settlement cannot fulfill the requirements for formal business operations, especially in safety and health regulations (COHRE, 2004). Without government oversight and labor market regulations (Lidman, 2016), the physical layout and regulatory environment foster the informal sector's growth. In his book "Planet of Slums," Mike Davis (2017) discussed the relationship between densely populated areas and the informal economy through the lens of multiple urban centers worldwide.

Poverty

The informal settlement of Agbogbloshie was accompanied by high poverty levels because of the lack of access to basic services (such as water, electricity, and sanitation), substandard housing conditions, and limited formal employment opportunities (COHRE, 2004). Low-income levels prevent residents from investing in skills and qualifications that could enhance their chances of formal employment, restricting them from leaving informal sectors. Additionally, people living in poverty earn to sustain necessities needs and rarely have any savings. Since seeking opportunities in the formal sector contains uncertainties, they would likely prefer to stay in the informal sector (Collins et al., 2009; Portes et al., 1989).

Labor Regulations

The informal e-waste recycling worksites in Agbogbloshie are unregulated and unorganized (Fobil et al., 2021; Oteng-Ababio, 2012). Due to the absence of government oversights, a "new enterprise" emerged to benefit from the E-waste scavenging process. This environment allows start-up businesses with near-zero capital to gain substantial monetary returns and attract a large group of informal workers (Oteng-Ababio, 2012). Compared to high transaction and registration costs in the formal economy, the low entry requirements in the informal economy are more attractive to residents.

Economic Crises

When facing economic crises, residents in Agbogbloshie working in the formal sector may face job security concerns due to wage reductions and layoffs. Informal sectors, such as e-waste recycling, can be regarded as a backup plan for those impacted by the economic downturn. Meanwhile, as average income is reduced, people may demand lower-cost products, providing the informal sector with a competitive edge. For instance, instead of demanding new mobile phones, people in the city may demand more second-hand ones, promoting demand for an e-waste recycling market in Old Fadama.

5. Policy Recommendation and Conclusion

The persistent informality in Ghana can be traced back to the treatments in informal settlements, which interplayed with poverty, labor regulations, and economic crises. As Hart argued, formalization is not the panacea for challenges

faced in the informal economy. Policymakers should recognize the importance of informal settlements and their significance in sustaining residents' livelihoods.

It is unrealistic to eradicate the settlements with a forced demolition approach, which would destroy all the residents' efforts and exacerbate their resentment towards the government. Instead, governments should set up regulatory frameworks to recognize informal settlements, grant property rights, provide essential public services, and administer essential training to ensure environmental and public health safety. Only by considering them in policy-decision procedures could the government build sustainable and economically viable settlements for those residents.

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