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To cite this article: Franklin Obeng-Odoom & Stephen Ameyaw (2014) A new informal economy in Africa: The case of Ghana, African Journal of Science, Technology, Innovation and Development, 6:3, 223-230, DOI: [10.1080/20421338.2014.940172](https://doi.org/10.1080/20421338.2014.940172)

To link to this article: <https://doi.org/10.1080/20421338.2014.940172>



Published online: 14 Nov 2014.



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A new informal economy in Africa: The case of Ghana

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This paper reveals a new informal economy in Ghana, Africa – the ‘in formal informal economy’ – where the actors are highly educated and skilled, and neither migrants nor ‘dropouts’ from the formal sector. Cast in the same setting where the concept of the informal economy was born, this paper shows that there are informalisation dynamics and moments within the process of professionalisation. This informal economy is not only different from existing informal economies, it is also differentiated internally and externally – differentiated relative to existing informal economies and differentiated regarding its own sub-sectors. The paper shows that in addition to the cohort of informal workers who fail to get formal jobs because they are not qualified, there is a cohort of informal workers who fail to get formal jobs even though they are qualified. As a result, there is a segment of temporary informal workers who are educated and certified in a queue for formal jobs, but who are unlikely to obtain them because the ‘solution’ to their condition is simultaneously the cause of their experience.

Keywords: Africa, Ghana, urban economic development, informal economy, employment

JEL classification: E26, E24, N97

Introduction

The concept of the ‘informal economy’ was first defined by the British anthropologist, Keith Hart. Hart’s (1973) work among the Frafra people in Nima, Accra, depicted the informal economy as one which is unregistered and dominated by migrants who have little education or income. The International Labor Organization (ILO) later refined the concept and, unlike Hart who used ‘informal economy’ and ‘informal sector’ interchangeably in his original paper, stuck to ‘informal sector’ as a broader concept. In the ILO conception, the informal sector can be constituted by people who have been pushed out of the formal economy in urban society and who may not be migrants at all. Hart himself has recently acknowledged that there are two phases of the concept, one anthropological and the other economic (Ojong 2011). In practice, researchers may use a blend of the various characteristics of the concept. The one thing common to all of them is that the actors are not as educated, even if they were formerly working in the formal sector of the urban economy (e.g., Debrah 2007).

This paper unveils a new ‘in formal informal economy’ in the country where the concept of the informal economy was first introduced to development studies. This economy is constituted by polytechnic and university educated young people specialising in land economy and estate management. At least 2 000 people have graduated with diplomas and degrees in these related disciplines since 1999. The graduates who go on to join the Ghana

Institution of Surveyors (GhIS) constitute some 80% of the people in the Valuation and Estate Services Division of that association. The GhIS has a current membership of more than 1 200 people – excluding probationers who are not regarded as ‘members’ (Obeng-Odoom and Ameyaw 2010, 2011). With a current national population of some 25 million people, and a labour force of around 17 million, there is about one surveyor to every 21 000 people in Ghana. The total number of people in the labour force was 9.2 million in 2005/6, suggesting that surveyors make up less than 1% of the labour force in Ghana (Domfe et al. 2013). Yet, they are likely to be a growing share, judging by rapid enrolment and completion of surveying courses in the country (Obeng-Odoom and Ameyaw 2010, 2011). The particular surveyors and surveying probationers whose experiences are the focus of attention in this paper are regarded as ‘informal’ because their names do not usually appear in official records but, unlike the existing understanding of informality, they are not in the informal economy because they migrated to the city for the usual Harris-Todaro reason (Harris and Todaro 1970), that is, because of a perception of a life better than that in the countryside. Neither are they pushed out of the formal economy as the pioneering work of the ILO (1972) would lead us to conclude. Rather, this economy is created in the process of seeking a better professional status, and greater recognition in society. As mostly university-educated young people, the informal actors in this new informal economy seek professional integration and recognition,

an acknowledgement that they have both theoretical and practical experience. This new informal economy is constituted by graduates of surveying/property-related degrees and diplomas whose social conditions are created by the Ghana Institution of Surveyors, and are sustained by the Institution's rules and regulations.

The rest of the paper positions this study within existing studies on the informal economy, within development studies globally, and in Ghana as a segue to describing the new informal economy, first in terms of the methods used to draw the data, and second the characteristics and nature of this economy. Then it concludes by highlighting the distinctive features of this new informal economy and its implications for research.

Positioning the research in the informal economy literature

The research on informality in development studies began with Keith Hart's work in Accra, Ghana and was extended by the Institute of Development Studies at the University of Nairobi and the ILO in Kenya (ILO 1972; Sethuraman 1976). Prior to such studies, research on anything different from the formal economy was framed in the two-sector economies models developed by development economists such as Lewis (1954, 1979) and Harris and Todaro (1970). Hart's work considered the case of Frafra migrants who travelled to Accra to look for work, so ensuing research tended to focus heavily on such migrant groups, rather than broader employment situation prevailing at the time (Sethuraman 1976). The unit of analysis in much research on the informal economy remains strong on individual migrants, with relatively few exceptions that look at other informal activities, the role of the informal sector and the state for non-migrant informal actors (e.g., Peters 2009, Meagher 2011, Wilson 2011), and especially informal enterprises (Charmes 2012).

The question of definition was important in the literature on informality from the beginning but measurement issues arose much later. As noted by Charmes (2012), linked with the issue of knowing how big the size of the informal economy was and how the informal sector compared internationally, the International Conference of Labour Statisticians offered a definition of the informal sector in 1993 and, in 2003, defined informal employment as including work done in formal and informal enterprises by labour whose employment relationship is, in law or in practice, not subject to national labour legislation, income taxation, social protection or entitlement to certain employment benefits (advance notice of dismissal, severance pay, paid annual or sick leave) because of non-declaration of the jobs or the employees, casual or short duration jobs, jobs with hours or wages below a specified threshold, place of work outside premises of employer's enterprise (outworkers), and jobs for which labour regulations are not applied, not enforced, or not

complied with for any other reason (cited in Charmes 2012: 106).

Such efforts sustained interest in the national surveys conducted in the 1970s and 1980s, although the regularity of the later surveys was a bit mixed. More recently, there have been household surveys as well from which economists try to get a sense of the size and contribution of the informal economy (Charmes 2012). Charmes (2012: 104) has offered a broad conception of the informal economy. He regards it as employment in the informal sector as well as informal employment outside the informal sector (i.e., workers in the formal sector who are not protected by law and domestic workers in households). In spite of these developments, countries continue to differ in how they conceptualise the informal economy, making comparisons difficult (Sinha and Kanbur 2011, Wilson 2011).

Even more disturbing, neoclassical economists reify the concept. For instance, in a recent paper in the *Journal of Institutional and Theoretical Economics*, Dijkstra (2011) claims that there are two economies 'out there'; one formal (also called 'good'); and the other informal (also called 'bad'), with no connections. In fact, he argues that the formal economy does not employ labour from the informal economy. However, as Hart (2006) and other scholars (e.g., Kanbur 2009, Chen 2012) have shown, such views are misleading and reify the concept of the informal economy. Being mechanistic, they construct the informal economy as static when, in fact and in principle, it is a dialectical relationship between 'formality' and 'informality' and shows different ways of exploitation and production of surplus value (Barnes 2013).

Yet such views are pervasive in both scholarly and policy circles. The pioneering studies on the informal economy (ILO 1972, Hart 1973) were largely analytical, but policy makers typically subject the informal economy to continuous attacks (Peters 2009), intimidation (Asiedu and Agyei-Mensah 2008) and humiliation (Adaawen 2012). In some cases, markets in the informal economy are burnt and in others bulldozers are used to raze them or remove houses and structures which are closely connected to informal economies (UN-HABITAT 2003, Peters 2009). The reasons for this attitude are legion. Some policy makers claim that the informal economy is made up solely of migrants, with few assets, who do little work and take maximum benefit from services for whose maintenance they do not pay. Others argue that if they do not treat informal actors harshly, other migrants may find the sector attractive and, in turn, migrate there to swell an already expanding economy (ILO 1974, Braimah and Owusu 2012).

A more fundamental reason, as suggested by the historical analysis of Arndt (1989), is that, as with the reaction to emphasis on providing only 'basic needs' in 1969 and in the Kenyan report in 1972, some politicians surmise that allowing the informal economy to

operate uninhibited is a way to sacrifice the desire for their countries to be 'modern'. Interestingly, the emphasis on 'modernisation' and 'globalisation' has sometimes been a guise for persecuting informal workers who are unsympathetic to particular political orientations and governments (UN-HABITAT 2003, Potts 2006, 2010, Demisse 2011).

While the ILO popularised the concept and individuals within the organisation supported it strongly, the account of former ILO staff members who were closely involved in the activities of the ILO relative to the concept (e.g., Sethuraman 1976, Bangaser 2000), show that the ILO did not create a separate department for following up on the work on the informal economy nor attempt to deal carefully with causes of informality. Thus, to this day, no consensus exists on the drivers of the informal economy in ILO circles (Demissie 2011).

That said, one of three analytical lenses may be identified in the literature. The first is dualist, the second, neoliberal, and the third, neo-structuralist (Wilson 2011). The distinguishing feature of all three is the temporality or permanence of the sector. The dualist view reasoned by Lewis and ILO contended that the informal economy will disappear with 'development', economic growth, to be more precise, or adequate government support to employment (ILO 1972). For neoliberals, informality must be celebrated. John Turner (1976) pioneered a 'do-it-yourself' in informal housing development in the global south, which, according to Berner and Phillips (2005), was a neoliberal project that emphasised only agency through markets. De Soto (2000) has revised the neoliberal emphasis by claiming that people in the informal economy, particularly those with property, are likely to exit soon, as long as they register their property and sell it thereafter. An alternative explanation is that a declining cost of doing business will encourage informal workers to register their work. Neo-structuralists, such as Mike Davis, on the other hand, stress the structural roots of informality and how it is unlikely to disappear, being a core feature of capitalist urbanism (Davis 2006, Turner and Schoenberger 2012). In practice, there are conceptual and analytical hybrids in looking at causes for the informal economy.

The debate about causes seems to have waned in this millennium, especially since UN-HABITAT published its magnum opus, *The challenge of slums* (UN-HABITAT 2003), and re-asserted the positive side of the informal economy. In any case, the thinking appears to have been that the focus on the informal economy itself tended to hide the contradictions of the formal economy (Structural Adjustment Participatory Review International Network (SAPRIN) 2002). More recently, Ojong (2011) has shown that there is a movement in and out of the informal economy as people both within and without the economy and indeed within the formal economy have multiple modes of livelihood.

Recent interests in informal economy research have emphasised new dimensions, such as how informal

exchange begins with the giving of food aid, how that, in turn, leads to people trading what they do not really need (Oka 2011) and enumeration, counting, and mapping of the informal sector (Patel and Baptist 2012), as well as some of the more 'traditional' research about migrants working in harsh conditions (Milgram 2011).

Studies focusing particularly on Ghana have followed these broad themes in the informal economy research stream (e.g., Hart 1973, Trager 1987, Yeboah 1998, Mensah 2006, Debrah 2007, Asiedu and Agyei-Mensah 2008, Grant 2009, Afenah 2010), with few respectable exceptions (e.g., Ababio 2010, Grant and Ababio 2012). However, as with the evolution of research interest on the global stage – ranging from explaining the concept and its relationship with other concepts, to measuring it, and using the concept to frame discussion about development (Debrah 2007) – the interest of writers on informality in Ghana has evolved. Significantly, since the 1980s when the decentralisation concept was introduced, the grounds for a new research paradigm was set. In the process of decentralising the management of cities to urban authorities who defined their activities in terms of modernising cities, there were clashes with the hawkers who resisted attempts to remove them (Robertson 1983).

Since that time, there has been much research interest on forced evictions in Ghana (e.g., Asiedu and Agyei-Mensah 2008, Obeng-Odoom 2011), the coping and adaptation strategies of informal workers under threat of eviction (e.g., Grant 2009, Clark 2010), evaluation of attempts to integrate the formal and informal through the creation of associations (e.g., Brown et al. 2010) and the relocation of hawkers to formal markets (Adaween 2012), informal economy among people who till urban land (e.g., Maxwell 1999, Schmidt 2012), and the use of research – if at all – in discussions about informal economies (Broadbent 2011).

One feature common to the existing literature is its pervasive branding of the actors in the informal economy as less educated than those in the formal sectors, being either migrants or low-skilled employees. This emphasis was a key line of analysis in the work of Keith Hart (1973) and the ILO Kenya study (1972). For instance, the ILO observed that in the informal sector, actors have 'skills acquired outside the formal school system' and had 'ease of entry' (ILO 1972: 6). Two conclusions emerge from this orientation. First, informality is linked with the process of urbanisation, and retrenchment. Second, people in the informal sector can usually be branded migrants or dropouts from the formal economy. Whether all informal economies have such characteristics and are different and differentiated based on how they emerge, however, requires further investigation as a recent special issue on informal economies (Sinha and Kanbur 2012) shows.

It is these articulated gaps that the current paper tries to fill. The paper presents a new case of an informal economy that is both difficult to enter and made up of

tertiary educated people who are neither migrants nor retrenched. Rather, they become informal in the elite process of trying to attain professional status and recognition. While their harsh conditions of work parallel those of the people in the informal economy, they become formal after some time and they, in turn, create conditions for informality for others and permanent informality for a few. Not only is this informal economy different from the old, it is also differentiated from it and differentiated internally. This addition to the literature requires more elucidation.

The evidence and how it was gathered

It is now firmly established in economic geography and development studies that all informal economies are positioned and situated. Similarly, the backgrounds and experiences of researchers determine how they conduct their studies and how they understand the ‘economic’ (Pollard et al. 2011). Therefore, as teachers and researchers in property and development studies, we found it useful to study ‘work’ as we understood it in our field of study – property and the built environment. In Ghana, where our study was done, graduates of the property studies require two years of professional training to obtain professional credibility and experience. That is, they need to become members of the Ghana Institution of Surveyors if they want to work as property professionals. So we decided to study their experiences, not only in the pre-graduation labour market as others (e.g., Ayarkwa et al. 2012) have done, but in the post-training labour market and also within the professional labour market.

We carried out two surveys, in 2008 and 2009. We used two surveys because neither, on its own, provided a holistic picture of the nature of this informal economy. In addition, from a triangulation perspective, carrying out and using data from two studies of complementary value is expected to offer a deeper insight (Bryman 2008). We followed a transparent method and discussed acceptance with the respondents and other teachers and researchers in the institutions at which the students were enrolled and others at the Ghana Institution of Surveyors, the regulator of professional property firms and the property profession in Ghana.

The first survey was carried out between February and May 2008. Although we had wanted to contact 145 graduate trainees/probationers, the actual interviews were conducted with 100 graduates of surveying-related degrees and diplomas in Kumasi and Accra. The remaining 45 people were not available for interview, so the actual interview response rate was 69%. Of the 100, 53 respondents were interviewed informally, with the questionnaire serving broadly as a framework, while 27 were conducted in a structured way and 20 questionnaires sent to the respondents electronically.

The second survey involved seeking the perceptions of 108 property/surveying students who were sent out to all parts of Ghana to observe and learn how

people work in property firms. Most of them (65) were enrolled in the Higher National Diploma programme in Estate Management while the rest were enrolled in the Bachelor of Science programme in Land Economy. The questionnaire for the survey was structured in three parts, excluding a preliminary section on various characteristics (e.g., gender) of interviewees. Part one asked questions about the characteristics of the firms (specialisation, core business, and professional conduct such as punctuality of the workers, politeness of staff to customers, and appearance). Part two focused on relationships between bosses and workers and reward for labour, while part three asked respondents to reflect on their own career choices, including whether to change career paths, taking into account broader factors, including what they had observed in the field, separately analysed elsewhere (Obeng-Odoom and Ameyaw 2010, 2011). What we analyse and emphasise beyond this point are the reported informal characteristics and experiences.

In formal informal economies

Contrary to accounts of the informal worker being poorly educated, the process of becoming informal in the formal surveying industry begins with (a) obtaining tertiary level education, usually a university degree or a diploma from the polytechnic, and (b) deciding to become a ‘professional’. The rules of the Ghana Institution of Surveyors, as spelt out in its *GhIS Manual*, require that the intending professional should be affiliated to a senior professional or professionals who are more established for at least two working days a week in a two-year probation period. During this time, the probationers should give of their best and be immersed in all the activities of the enterprise without demanding any wages or salary. Yet, the conditions of work are hardly a focus of research, as the dominant view in the profession is producing a skilled professional capable of working to ensure professional excellence (see, for example, Ayarkwa et al. 2011, Ayarkwa et al. 2012). By changing the dominant analytical orientation to focus on labour conditions, we uncovered a new informal economy characterised by working long hours, years, and days – without recognition, non-documentation of existence, low incomes and poor conditions, differences and social differentiation.

Although the official required period of training is two years – as stated in the *GhIS Constitution* (2007) – in practice, probationers can remain in probation for as long as seven years. Also, most probationers who are unemployed work more than two days a week for fear of being stigmatised as ‘unemployed’ in the society. In turn, they give off more to their firms than ever required. Yet, their contribution hardly gets recorded in official documents. They never sign professional reports that they help to prepare, and hardly ever possess business cards of their own. The official explanation for this practice is that the probationers are not qualified yet. Also, being

unqualified, it is better not to be introduced to too many clients. Third, insurance claims may indemnify the main employees, but not probationers, so it might be for the good of the workers. Yet there is considerable pressure on probationers to be involved in work for which their contribution is not acknowledged. According to our respondents, they need to show evidence of involvement by working hard and getting their field note books tattered. This is a discourse not only passed on from 'seniors', even in the learning institutions, but also from the firms themselves.

Probationers are overtly coerced to support this establishment by sending reports they have prepared to already qualified surveyors to obtain their stamp of authority and, by doing so, split the service fees with the professionals. The result is that, although probationers contribute to the work and prosperity of formal firms, they are neither formally recognised nor registered – beyond the one line entry on them in the register of the Ghana Institution of Surveyors. Even the records on them at the headquarters of the Ghana Institution of Surveyors are thin and likely to be dated. Our enquiries at the Department of Estate Management and the Department of Land Economy revealed that, between 1999 and 2009, an estimated 1 357 students graduated with degrees and diplomas. The departments have no records of the share of this graduate pool that go into professional training, but it is believed the number is substantial. However, the records in the register of the Ghana Institution of Surveyors show only 113 people registered as surveyors as against 1 507 people who qualified to do so around the time.

Probationers generally survive on tips from field work. It is difficult to estimate how much such honoraria amount to per month because the amount depends on how many people were involved in the fieldwork, the composition of the team, and the status of the client. The per capita tip reduces with large teams but also if the team has too many formal surveyors. As the tip is shared according to seniority and formality, the informal surveyor is often disadvantaged. A \$10–\$15 a week range is common, with younger members earning close to the low end of the spectrum. This remuneration is for work done from around nine in the morning to five in the evening, including weekends. These rates could be significantly lower than the \$2 a day that low-skilled and educated people who dominate the street vending informal economy in Accra earn (Asiedu and Agyei-Mensah 2008). The few probationers who do get paid earn much more (between \$200 and \$400 a week) than people in the 'old informal economy', but less than the average new graduate in Ghana, who in the early 2000s would earn about \$700 a month (Boateng and Ofori-Sarpong 2002).

After years of toiling in the informal economy of surveyors, the probationer finally qualifies. Do they join the ranks of the formal economy? They eventually do, but only partly. If they obtain employment, they are now able to sign reports, be introduced to clients, and even use

the insignia of the profession. They are better paid. Over 50% earn between \$250 and \$500 per month. However, there is a form of 'labour aristocracy' in the formal sector. Most firms (58%) pay senior surveyors four times higher than junior surveyors. Also the institution works in such a way that newly formalised surveyors are only partially integrated. They cannot have their own seals of profession until they establish their own firms. However, according to the Code of Ethics, they can neither establish their own firms nor head any such outfit until after five years serving under a more established surveyor (GhIS 2007, section 25(1) and (6)). So their social and professional mobility are greatly hindered in this new informal economy. Also, even after the newly minted surveyors establish their own firms, they are barred by the laws from benefitting from the 'reserve army of labour' officially called 'probationers' because they are not experienced enough. While they wait in a queue to be established, those surveyors already in the formal sector continue to benefit from the services probationers offer.

Thus, the formal sectors between old/senior and new/junior surveyors are not only different but also differentiated. Further differences are found between holders of diplomas and degrees, with the former consigned to a class of technicians never allowed to set up their own firms as long as they remain so (GhIS 2007, section 25(3) and (6)). The GhIS Manual (section 'F') outlines a protracted (six-year), winding and complicated training process (see 'additional') on how to leave the technician class for the superior, member class, although the training of both graduates are similar in terms of courses taken and teachers and tutors used. Indeed, the duration of the degree programme is only one year longer than that of the diploma programme.

Further differences are found between genders. Males do better in this economy, across the board, than females, who struggle for promotion, recognition, and acceptance because of a pervasive perception that work in the surveying profession is designed for males. Indeed in the GhIS Manual (section 'B'), the caption of the activities of valuation and estate surveyors is, 'What *he* is trained to do' (italics ours). It may also be argued, following the general feminist literature on the built environment (e.g., Turrell et al. 2002), that the barriers relate to the disinterest in the owners of surveying firms in paying the maternity leave typically associated with employing women, who may want to have a family. There is hardly any evidence that such levels of support are available in the surveying industry. While females make up a huge share of graduates in this industry, the share of women in the membership of GhIS is only about 19%. Of this share, most (51%) are mere technicians who are prevented by the institution from setting up a private practice. Less than 20% of the Governing Council Members of the institution are women (see The Ghana Institution of Surveyors 2011: v–vi). The gendered nature of this new informal economy echoes the

gendering and gendered dimensions of the old informal economy in Ghana (e.g., Clark 2010) and elsewhere (e.g., Hill 2001, Chen 2012).

Across these levels of social differentiation lies another layer of hierarchies between the informal probationer, the formal, more established surveyor and the recently formalised surveyor on the one hand, and informal, unlicensed estate agents on the other hand. The first set, cast in their professional apparel, normally looks down on the unlicensed agents, typically regarding them as illegal and unqualified and accusing them of gate crashing the industry (Mahama and Antwi 2006). While the recent UN-HABITAT (2011) housing team in Ghana has established that the informal agents are actually more adept in the housing markets, formal surveyors in cahoots with informal, probationer surveyors turn them into illegal actors by claiming that they are involved in illegal activities, not qualified by university education, and that they are responsible for the pressures in the rental market. The evidence recently presented by Arku et al. (2012), though, on how landlords shape the rental markets in Ghana, undermines some of the claims by formal and informal surveyors.

In spite of the long years and long hours of hard work with little recognition, low incomes and poor conditions of work, and their unrecorded and unrecognised status, our fieldwork revealed that this new informal economy provides quality service, as summarised in Table 1.

Contrary to claims by Dijkstra (2011) of substantial inefficiencies, unprofessionalism, and corruption in the old informal economies, Table 1 shows that the levels of productivity and efficiency in the new informal economy are substantial. Most informal surveyors (69%) are punctual at work, most (92%) are perceived as being polite to clients, and most (59%) are able to finish the work they are given on time. The level of perceived corruption is high, although the majority of respondents (53%) perceive no corruption.

A large majority of the workers are perceived as satisfied with their job. About 74% of the workers (73.8%) are highly satisfied. Over 96% (96.2%) of our sample observed the workers to have cordial relations with their bosses. Why such an exploited class can remain so docile

is hard to explain except to say that they internalise their levels of exploitation, which may have become naturalised and point to a type of education which neither encourages critical reflections on the self nor emphasises labour rights and, in fact, reifies exploitative practices as ‘normal’ – a complete reversal of the critical pedagogy described by Paulo Freire as the pedagogy of the oppressed (Freire 1970). This pedagogy of the oppressor is implicated in the factors that prevent graduate surveyors from breaking the cycle of exploitation. Unionisation among young surveyors, reforms within the Ghana Institution of Surveyors, and external governmental regulation to strengthen labour rights of all surveyors are all important, but they will falter without ‘*conscientizando*’, that is, without ‘learning to perceive social, political and economic contradictions, and to take action against the oppressive elements of reality’ (Freire 1970: 35). To this extent, this new ‘in formal’ informal economy requires a different emphasis in political strategy and hence policy combination in the march towards inclusive and sustainable development.

Conclusion

This study is a work in progress, but it has tried to show that there is a new ‘in formal’ informal economy in Accra, Ghana, where the old informal economy of illiterates and migrants or dropouts from the formal system was long discovered. The features of this new informal economy are rather different from the old. Among others, it is made up of highly educated people who are neither necessarily migrants nor dropouts from a previous formal system. Informal economies are not only different, they are also differentiated. The graduates who become professionals, eventually look down and indeed try to suppress other people in the informal economy, such as unlicensed real estate agents. Thus, research on the informal economy needs to go beyond a dichotomous formal–informal categorisation to recognise degrees of informality, interlinkages within informality, and informality as dialectical relationships.

The other revelation in the study is that there is no such thing as the informal economy. Rather, there are informal economies. While they share some commonalities, they differ radically from each other too. Here, the force of structuralism refuses to go away because it helps to show that the informal is organically connected to the formal and the formal to the informal and one is not complete without the other. While only a few (but growing number of) surveyors depend on informal agents, the profession still thrives on the support of informal informants. Indeed, the informal economy of graduate surveyors in the property profession provides the base for the profession itself in a complex circuit of hierarchies.

The paper shows that in addition to the cohort of informal workers who do not get formal jobs because they are not qualified, there is a cohort of informal workers who fail to get formal jobs even though they are qualified.

Table 1: Work ethics, productivity, and efficiency among probationers

Attributes	%
Punctuality	68.9
Professional appearance	92.4
Politeness to clients	92.4
Finishing work on time	59.4
Client satisfaction	
Satisfied	67.3
Very Satisfied	23.4
Unsatisfied	9.4
Perception of corruption	46.7

Source: Authors’ fieldwork, 2009

Not only is there a segment of informal workers who are educated and certified and waiting in a queue for formal jobs, but also the process by which they are professionalised which is supposed to provide them with formal jobs actually informalises them.

As this informal economy is rooted, at least in part, in a pedagogy and professional process that oppresses, the educational sphere also provides the locale to untangle this web of exploitation. Injecting a critical pedagogy in the education of the surveyors will provide much impetus for transformation. This approach to education offers students the power of self-determination and critical awareness of the forces that shape their reality. The process of conscientisation together with immediate and radical changes in the professionalisation process offers much hope. The link between transformational education and the breaking down of social structures is well known, as is the effectiveness of that strategy, even in Ghana (see, for example, Agostino and Harcourt 2010). Whether in the particular case of informal economy in Ghana this critical pedagogy will be as transformational will require further empirical analysis, of course, but for now, we have established the contours of a new informal economy.

Acknowledgements

We gratefully acknowledge the feedback of the two anonymous reviewers of AJSTID. The additional comments offered by the editors, especially Dr. Saradindu Bhaduri, have also helped to strengthen the paper, for which we are most thankful. We take responsibility for any remaining concerns.

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