Development and Change

Published on behalf of the Institute of Social Studies, The Hague

Debate

Crisis Narratives and the African Paradox: African Informal Economies, COVID-19 and the Decolonization of Social Policy

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ABSTRACT

This article challenges the role of COVID-19 crisis narratives in shaping social policy choices in Africa. The COVID-19 pandemic has focused attention on Africa's vast informal economies, both as a symbol of the continent's intense vulnerability to the ravages of the pandemic, and as a puzzle in the face of the uneven and limited effects of COVID-19 across the continent. Indeed, an examination of statistical and documentary evidence reveals an inverse relationship between COVID-19 fatalities and the size of African informal economies, and a perverse relationship between best-practice COVID social protection responses and levels of COVID-19 mortality. Scrutinizing the evidence behind African COVID-19 crisis narratives raises questions about the ability of donor-led digitized social protection paradigms to address social needs in highly informalized, low-resource environments. This article highlights the role of crisis narratives as an exercise of power geared to remastering, homogenizing and reimagining African informal economies in ways that facilitate particular types of development intervention, sidelining alternative, more socially grounded policy perspectives. Through a closer examination of historical and contemporary realities in Africa's vast and varied informal economies, the article highlights the need to decolonize social policy by privileging local needs and policy perspectives over global policy agendas in the interest of transformative rather than palliative policy responses.

This article was inspired by the work of the late Professor Thandika Mkandawire on 'transformative social policy', and the ability of his research to generate new, more clear-sighted thinking about social policy, development and informality in Africa. An earlier version was presented at the CODESRIA/SARChI/UNRISD 2021 'Social Policy in Africa' conference held in November 2021 in memory of Thandika's iconic scholarship. I would like to thank Jimi Adesina, Catherine Boone, Arjan Gjonca, Shirin Madon, Laura Mann, Philipa Mladovsky, Maha Abdelrahman and anonymous reviewers for helpful comments on this article. Any failings are of course my own.

Development and Change 53(6): 1200–1229. DOI: 10.1111/dech.12737

INTRODUCTION

Africa's vast informal economies have become a symbol of the continent's intense vulnerability to the ravages of the COVID-19 pandemic. Fears about inadequate health facilities were compounded by concerns about the precarity of Africa's working masses whose informal livelihoods and working conditions left them unable to observe lockdowns or social distancing guidelines. Africa has the highest share of people living and working informally: 72 per cent of workers outside of agriculture earn their living in the informal economy, rising to 77 per cent south of the Sahara, and 54 per cent of the urban population are recorded as living in slums (Bonnet et al., 2019; Ghosh et al., 2020; ILO, 2018; World Bank, 2018). According to the ILO (2020b: 9), 'a combination of ongoing poverty, a modest economic growth amidst unprecedented levels of informality, and relatively fragile health systems make up a perfect storm for the African region during the COVID-19 pandemic'. The combination of acute health and socio-economic vulnerability has triggered urgent calls for the expansion of basic social protection across the continent (Cummins, 2021; Oxfam, 2020; Schwettmann, 2020).

Informality has remained at the centre of a crisis narrative shaping social policy responses to the pandemic in Africa. An emphasis on the extreme vulnerability of informal actors is driving intense policy pressure to roll out cash transfer programmes, preferably digital, as essential to the resilience of informal workers in this and future pandemics (Belli et al., 2022; Devereux, 2021; Guven et al., 2021). Yet this crisis narrative has been confronted by a puzzle: despite high levels of informality and weak social protection measures, levels of COVID-19 mortality across Africa have been remarkably low. As Birner et al. (2021: 1) note, 'COVID-19 morbidity across Africa was much lower than expected…[T]here were no famines of "biblical proportions"…. Overall, the situation was far from perfect, but also far from the dire outlooks forecast at the beginning of the pandemic'. More puzzling still, strong adherence to best practice COVID-19 social protection measures has been associated with higher rather than lower mortality levels (Birner et al., 2021; Ghosh et al., 2020; Haider et al., 2020; PLAAS, 2020). Cash transfer systems enabled lockdowns, and according to an article in the *British Medical Journal*, 'it is plausible that lockdown measures could have helped increase COVID-19 transmission in the large and dense informal or semi-formal settlements of Africa' (Haider et al., 2020: 8).

This prompts the question of why the crisis narrative about Africa's extreme vulnerability to COVID-19 and the urgent need to expand costly digital social protection systems has persisted in policy discourses despite considerable evidence questioning their effectiveness. To what extent do the social policy recommendations based on this crisis narrative address realities and social policy needs on the ground in African countries? Are there alternative social policy approaches, sidelined by the prevailing crisis narrative, that might better respond to the varied needs and capacities of African states and societies? If African informal actors are not exceptionally vulnerable to COVID-19, what interests lie behind the perpetuation of this crisis narrative?

In an earlier era of African-centred crises, Emery Roe (1995) drew attention to the policy significance of the gap between crisis narratives and the local realities experienced on the ground in African countries. Emphasizing a long-standing tendency to use crisis narratives about Africa to promote international policy agendas that override local priorities, Roe (ibid.: 1066) pointed to the frequent lack of systematic attention to empirical evidence and local policy needs. Commentators on crisis narratives have argued that the issue is not just the empirical merit of a crisis scenario, but the power relations and policy agendas underpinning its formulation (Clapp and Moseley, 2020; Jessop, 2013; Roe, 1995). Analysis of 'productive failures' exposes the economic and political interests behind such crisis narratives (see Platzky Miller et al., this issue), but attention is also needed to the empirical realities obscured in the process in order to turn policy fixes into developmental policy responses.

Drawing on statistical, institutional and policy evidence, this article will examine the realities behind the COVID-19 crisis narrative about African informality. Attention will focus on three empirical anomalies. The most striking among these is the inverse statistical relationship between informality and COVID-19 mortality at the global and African subregional levels. The second is the considerable structural variation behind the essentialized view of African informal economies, involving significant differences in size, state capacity and structure, which indicate distinctive social policy needs. The third issue concerns the perverse relationship between best-practice COVID-19 social protection measures and worse mortality outcomes evident in a comparative analysis of COVID-19 responses in West and Southern Africa. These counter-intuitive observations call into question the international social policy guidelines framing Africa's response to COVID-19 and examine the problematic effects of externally driven policy solutions that ignore local realities.

The analysis draws on publicly available statistical, historical and policy research data. The relationship between informality and COVID-19 mortality is examined using coronavirus data from Worldometer[1] and ILO (2018) informal economy statistics. Institutional analysis of the structure of African informal economies triangulates historical and ethnographic informal economy research with statistical data from the ILO and other sources. Analysis of effects of social protection measures in various parts of Africa draws on social protection statistics from the ILO and on recent empirical studies by Human Rights Watch (HRW), Women in Informal Employment

1. Worldometer is widely used by governments, reputable news outlets and researchers; see www.worldometers.info/coronavirus

Globalizing and Organizing (WIEGO), and Africa social policy specialists, focusing attention on the actual effects of COVID-19 social policy measures rather than on the optimistic projections of international COVID-19 social protection reports (see Cummins, 2021: 14).

The argument will be laid out in five sections. It will begin by examining the role of crisis narratives in promoting international policy agendas, with a particular focus on African social policy debates. A second section will explore the tension between international crisis narratives about Africa's extreme vulnerability to COVID-19, and statistical evidence of an inverse relationship between the size of informal economies and COVID-19 mortality. This will be followed by an examination of the varied structure of African informal economies, highlighting key subregional variations in size, state capacity and informal employment structure and their implications for varied social policy needs among African informal economies. Focusing in on Southern and West Africa, a fourth section will examine the counter-intuitive subregional effects of COVID-19 relief measures, where better implementation of international COVID-19 social policy guidelines is associated with worse COVID-19 mortality outcomes. A concluding section considers how COVID-19 crisis narratives about informality have distorted rather than promoted effective policy making, and emphasizes the need to decolonize social policy in the service of transformative rather than palliative effects on informal livelihoods.

CRISIS NARRATIVES, COVID-19 AND SOCIAL POLICY IN AFRICA

Africa is no stranger to crisis narratives. COVID-19 is only the latest in a long line of crisis scenarios which have been used to justify international stewardship of African policy agendas. Economic crisis, population crisis, food crisis, desertification, Ebola — each has given rise to scenarios that entrench policy frameworks from the global North in African development planning, often based on limited engagement with local realities and a privileging of donor-led 'policy-based evidence' over local realities and policy priorities (Landell-Mills et al., 1989; Roe, 1995; Van de Walle, 2001; Wilkinson et al., 2017). Indeed, the global consolidation of crisis-based governance during the pandemic has only generalized a mode of governance that has been standard practice in Africa since colonial times.

Of late, scholars have observed the growing role of crisis narratives as increasingly central features of contemporary global governance strategies — global terrorism, the financial crisis, environmental crisis and most recently, pandemics (Jessop, 2013; Schmidt et al., 2009; Scoones, 2019). Ian Scoones (2019) and others have highlighted a shift in governance processes away from a focus on professional expertise, evidence and accountability, to crisis narratives that foreground uncertainty, unpredictability and threat. Policy is increasingly guided by imagined futures based on modelling exercises, strategy games, worst case scenarios, accounts of past catastrophic events and other mechanisms of 'fast policy' that circumvent existing systems of accountability (Jessop, 2013; Paprocki, 2019; Peck et al., 2012). As Scoones (2019: 22–23) explains, 'framing in terms of crisis and emergency enables the suspension of the normal rules of democratic control. Preparedness for uncertain crises is thus a state response that supersedes earlier approaches to social protection and welfare' in favour of 'a "post-political" technocratic response … justified and deployed as part of a "crisis narrative", resulting in the undermining of democratic processes'.

Despite these concerns, Scoones (ibid.) suggests that crisis-led governance goes beyond threat-based control to draw on diverse knowledges of marginal groups living with uncertainty, for 'a more attentive, lesson-learning approach that … takes local knowledge and practices as the starting point'. Conversely, Jessop (2013: 234) and others argue that the power relations involved in developing hegemonic crisis narratives are more asymmetric than inclusive. Whether in the context of the global financial crisis or the environmental crisis, Jessop (2013) and Paprocki (2019) have noted a tendency for top-down crisis narratives to predominate over alternative interpretations based on the perspectives and interests of less powerful groups. Crisis narratives appeal to a combination of technical expertise, urgent threat and references to rather than consultation with vulnerable groups, privileging certain futures and livelihood possibilities over others. In the process, local realities are remastered, homogenized and reimagined in ways that facilitate particular types of external intervention, sidelining alternative, more socially grounded knowledge, future imaginaries and crisis responses (Paprocki, 2019: 299).

Contrary to the assumption that the most resonant narrative will be selected as the basis for action in a given crisis, Jessop (2013: 241) argues that 'power matters', especially where crises generate challenges to neoliberal policy imaginaries. Jessop also notes the strategic use of crisis narratives to transform a crisis in one domain (say, public health) into crisis responses in another (such as social protection). Hegemonic crisis framings serve to alter perceptions of events, shift attention away from counterevidence and push policy responses that favour the powerful, reinforcing rather than challenging dominant power structures. As Peck et al. (2012: 265) have noted, rather than challenging the status quo, 'crises have repeatedly served as moments of (re)animation and renewal for the neoliberal project'.

In the context of COVID-19 responses in Africa, some commentators have expressed concerns about the use of COVID-19 crisis narratives to eclipse local needs and expertise. Recent articles on the need to decolonize COVID-19 responses draw attention to the Eurocentric tendency to treat Africa as a passive player in COVID-19 responses — ideal for testing treatments and vaccines, or implementing international social protection templates and manufacturing Northern-owned vaccines. Less in evidence was an effort to take account of African expertise and actual needs in shaping global health and social policy practices (Birner et al., 2021; Büyüm et al., 2020; Fofana, 2021). Sabelo Ndlovu-Gatsheni (2020: 366) raises questions about the lack of engagement with African health agencies despite their extensive experience with epidemics in low-resource environments. He joins numerous others in criticizing the 'copy-pasting' of pandemic policy responses, such as the use of lockdowns, which ignore important differences in the composition and risk profile of African populations relative to those in the global North (see Büyüm et al., 2020; Fairhead and Leach, 2020; Haider et al., 2020). Writing in the *British Medical Journal*, Büyüm et al. (2020: 3) raise concerns about the failure of 'Eurocentric' pandemic response strategies to take into account the needs of other regions of the world: 'The notion of simply "copy-pasting" strategies like lockdowns and social distancing measures does not work in spaces like cramped migrant worker dormitories, refugee camps, urban slums or anywhere else the poorest and most marginalised are forced to reside'.[2] Birner et al. (2021) highlight political concerns within African countries regarding the food security risks of lockdowns given large vulnerable populations, and a tendency to mitigate the severity of lockdown measures in a number of African countries.

The use of the COVID-19 crisis narratives to promote problematic international policy responses is particularly stark in the context of African social policy debates. The social protection initiatives encouraged as best practice COVID-19 relief measures for Africa's highly informalized societies reflect a donor-led cash transfer model promoted in Africa since the early 2000s (Devereux and Vincent, 2010; Ellis et al., 2009). The use of crisis narratives to embed externally driven models of social protection surfaced in the social protection literature well before the COVID-19 pandemic (Devereux and White, 2010: 74; Lavers and Hickey, 2015). In a paper on the politics of social protection in Africa written five years before the outbreak of COVID-19, Lavers and Hickey (2015: 16) emphasize the need to 'take advantage of moments of uncertainty and perceived crisis' to promote the adoption of cash transfer systems. Crises arising from 'exogenous shocks' were referred to as 'windows of opportunity' for promoting cash transfer-based social protection, both before and since the outbreak of the pandemic (Devereux, 2021; Gentilini et al., 2021: 4; Lavers and Hickey, 2015: 16; Schwettmann, 2020: 13). World Bank documents urge policy makers and practitioners to 'seize the crisis moment' of COVID-19 to transform domestic political reservations about the expansion of digital cash transfer systems across Africa (Belli et al., 2022).

2. Health experts in the global North are also questioning the wisdom of lockdowns as a response to COVID-19, as discussed in a recent book by epidemiologist and former adviser to the Scottish and UK governments, Mark Woodhouse, *The Year the World Went Mad: A Scientific Memoir* (2022).

A more production-centred approach to social policy emanating from the global South has raised concerns about the narrow vision and 'aggressive policy merchandizing' of the cash transfer agenda (Adesina, 2011, 2020; Hujo and Yi, 2015; Lavinas, 2017a; Mkandawire, 2004). Far from representing a rupture with neoliberalism, cash transfer systems are seen as part of a market-conforming neoliberal social protection agenda, based on targeting, minimalist transfers and a consumption-oriented financial inclusion ethos that is more palliative than transformative (Adesina, 2020; Heintz and Lund, 2012; Lavinas, 2017b). In the context of developing countries, Thandika Mkandawire, Jimi Adesina, Lena Lavinas and others emphasize the need for a wider vision of social policy that focuses on enhancing productivity rather than minimal poverty alleviation. Seeking synergies rather than trade-offs between social and economic policy, proponents of what has become known as 'transformative social policy' highlight the need for social policy to support and enhance the range and quality of livelihoods rather than merely topping up precarious incomes.

While productivist approaches to social policy have been associated with formal employment and dismissed for excluding informal workers (Ferguson, 2015), Alfers et al. (2017) emphasize the relevance of productivist thinking to the informal economy as well. They stress the need for a wider range of worker-related social protection measures to promote incomes and productivity of informal actors in their capacity as producers, distributors and service providers in essential activities, rather than just focusing on marginal consumption support. Alfers et al. argue, along with proponents of transformative social policy, that genuinely transformative approaches to social policy require efforts to strengthen popular livelihood systems and enhance productivity, rather than focusing on the low bar of limiting destitution (Alfers et al., 2017; see also Adesina, 2020). Challenging the mounting pressure to put African informal economies on what Ha Joon Chang (2012) has called a 'permanent disability benefit' requires a ground-truthing of COVID-19 crisis narratives through a closer examination of the statistical, institutional and policy evidence.

THE PUZZLE: INFORMALITY AND COVID-19 IN AFRICA

Policy makers, NGOs and public health experts have widely regarded Africa's large informal economies as particularly vulnerable to COVID-19. According to a report by the Friedrich Ebert Stiftung, 'The COVID-19 pandemic affects all African countries and populations, but it will have the most negative impact on informal economy workers and enterprises in urban areas …. The people working in Africa's informal economy are vulnerable to impoverishment, hunger and disease as they do not have access to the necessary social protection coverage and livelihood support mechanisms' (Schwettmann, 2020: 5). Yet, a closer look at the evidence questions the link between levels of informality and vulnerability to COVID-19 in the African context.

Table 1. The Size of Informal Economies, COVID-19 Deaths and Social Protection Coverage for the Vulnerable by Region

Region	**Informal Employment as a Percentage of Non-agricultural Labour Force**	**Share of Total Global COVID-19 Deaths (selected regions)**	**Average COVID-19 Deaths per Million People**	**Percentage of Vulnerable People Receiving a Cash Benefit in 2020**
Africa	72	4.4	240.6	9.3
Sub-Saharan Africa	77	2.9	201.6	7.1
Asia and Pacific	63	21.8	493.6	25.3
Latin America and Caribbean	50	30.0	1,312.8	36.0
Developed Countries	17	34.8	1,166.0	62.8*

*Figure for high-income countries
Sources: ILO (2018, 2021); Worldometer, COVID-19 mortality data up to 27 October 2021.

In line with Afro-pessimist assumptions of poverty, ineffective public systems and colonial tropes of Africa as a disease-ridden continent, dire predictions about the probable impact of the pandemic proliferated despite the rapid and relatively effective initial responses of African countries (Pilling, 2020b). The World Health Organization (WHO) hinted that Africa could be the next epicentre of the pandemic, and predicted 190,000 deaths in Africa by the end of 2020; the United Nations Economic Commission for Africa (UNECA) predicted between 300,000 and 3.3 million deaths, while Bill Gates warned that the pandemic could kill 10 million Africans by the end of the year (BBC, 2020c; Pilling, 2020a; UNECA, 2020: 5).

As it turned out, Africa suffered just over 65,600 deaths by the end of 2020, barely one third of even the modest prediction of the WHO (Salyer et al., 2021: 1265). Table 1 (above) shows that this pattern of relatively limited COVID-19 fatalities persisted through the first and second waves of the pandemic. Owing to the low testing capacity in African countries, statistical evidence is focused on COVID-19 deaths, which are more verifiable via a variety of alternative channels. In current public health literature, COVID-19 death statistics for most African countries are recognized as reasonably accurate. As noted in a recent article in *The Lancet* on COVID-19 statistics in Africa, 'With the deaths, however, the reported numbers are closer to the true burden, which is a reflection of the relative difficulty in missing mortality statistics compared with missing infections' (Cabore et al., 2022: 11).

Table 1 shows the relationship between levels of informality, deaths from COVID-19, and levels of social protection for the vulnerable. Despite a vast informal economy, Africa has experienced by far the lowest share of deaths from COVID-19. At barely 240 deaths per million by the end of October 2021, African countries suffered less than one-quarter of the COVID-19 death rate of developed countries, even with vastly larger informal economies and social protection covering less than one-tenth of vulnerable segments of the population as of 2020. This counter-intuitive outcome has been widely recognized by commentators within and outside the continent, with analyses from a range of credible sources, including *The Lancet*, *PLOS One*, *World Development* and *Science* (Amadu et al., 2021; BBC, 2020d; Birner et al., 2021; Ghosh et al., 2020; Mehtar et al., 2020; Nguimkeu and Tadadjeu, 2021; Nordling, 2020; Tso et al., 2020). By late September 2020, the BBC had reversed its warnings about poor data (BBC, 2020c), and praised Africa's prompt response to the pandemic for ensuring that a continent with 16 per cent of the global population had under 5 per cent of COVID cases globally and just 3.6 per cent of COVID-19 deaths (BBC, 2020b) — despite the fact that poverty and informality severely constrained social protection measures and prevented the bulk of the population from observing quarantine directives (Mehtar et al., 2020).

Factors contributing to low COVID-19 mortality include Africa's young population profile which significantly reduces the likelihood of dying from COVID-19. In the European Union, 20.6 per cent of the population are 65 years of age or over, while in Africa, the figure is 6 per cent, falling to 3 per cent in sub-Saharan Africa (European Commission, 2021; World Bank, 2019). Also central are quick action at the start of the pandemic, the presence of experienced public health systems for tracking infectious disease outbreaks, an underlying disease profile that limits vulnerability to COVID-19, and climatic factors encouraging a prevalence of open-air activity (Birner et al., 2021; Ghosh et al., 2020). While these findings might be expected to moderate the arguments about Africa's extreme vulnerability to COVID-19, literature and policy documents continue to treat high levels of informality as an inherent source of vulnerability to the ravages of the pandemic (Bassier et al., 2021; Ebata et al., 2020). Yet, as the statistics in Table 1 emphasize, large informal economies have not proven to be a source of pronounced vulnerability to death from COVID-19 in Africa, despite weak access to healthcare, social protection and vaccines.

The inverse relationship between levels of informality and COVID-19 mortality does not only occur at the inter-continental level. Within African subregions, a similar inverse relationship obtains (see Table 2). Recent ILO statistics show significant variations in the size of informal economies within African subregions. In Southern Africa and North Africa, the informal economy accounts for 36 per cent and 56 per cent of non-agricultural employment, respectively. By contrast, the informal economy accounts for fully 87 per cent of non-agricultural employment in West Africa and 77 per cent and 79 per cent in East and Central Africa respectively (Bonnet et al., 2019: 10; ILO, 2018; Kiaga and Leung, 2020: 11). Yet, as Table 2 indicates, as of October 2021, levels of COVID-19 mortality were inversely proportional to the size of informal economies in African

Table 2. Size of Informal Economies, COVID-19 Deaths, and Social Protection Coverage for the Vulnerable in Selected African Subregions

Region	Informal Employment as a Percentage of Non-agricultural Labour Force	Share of Total COVID-19 Deaths in Africa	Average COVID-19 Deaths per Million People	Percentage of the Vulnerable Receiving a Cash Benefit in 2020
Southern Africa	36.1	44.4	1039.4	17.5
North Africa	56.3	33.2	513.8	13.5
East Africa	76.6	15.1	193.4	8.2
Central Africa	78.8	2.5	73.2	3.9
West Africa	87.0	4.8	84.8	6.7
Africa	71.9	100.0	257.5	9.3

Sources: Bonnet et al. (2019: 10); ILO (2018, 2020a: 16; 2021); Worldometer, COVID-19 mortality data up to 27 October 2021.

subregions. Southern Africa and North Africa, which have much smaller informal economies than other regions of the continent, have experienced the highest rates of COVID-19 mortality at 1,039 and 514 deaths per million respectively. This accounts for 44 per cent and 32 per cent of Africa's total COVID-19 deaths. By contrast, West Africa and Central Africa, with the largest informal economies in the region, had only 85 and 73 deaths per million, respectively accounting for a mere 4.5 per cent and 2.5 per cent of Africa's COVID-19 deaths. In each case, social protection coverage up to 2020 is also largely inversely proportional to COVID-19 mortality. At the subregional level, age-related demographic factors play less of a role in explaining variation in COVID-19 deaths statistics. In Southern and North Africa, 5–6 per cent of the population is aged 65 and over, compared to only 2–3 per cent in West and Central Africa, yet COVID-19 mortality is 6–10 times higher in North and Southern Africa compared to West and Central Africa. The explanation appears to lie in more policy-related factors to be discussed below.

Viewed through the lens of the COVID-19 crisis narrative, Africa's exceptionally low rates of COVID-19 mortality amid pervasive informality have widely been regarded as a delayed reaction, or a product of low testing capacity, masking a 'ticking time bomb' (Nordling, 2020). Yet, the statistical evidence shows that, nearly two years into the pandemic, high levels of informality remain inversely related to levels of COVID-19 mortality in Africa, and this pattern has continued to the present. The reality is, for a variety of reasons, larger informal economies are *not* associated with a higher level of COVID-19 mortality, either at a global level, or at the level of African subregions. However, social policy measures to facilitate lockdowns for precarious workers have been more problematic, supporting efforts to crowd the poor together in informal settlements and social provisioning activities. If COVID-19 has had negative effects on African informal actors, these may be more about the risks posed by inappropriate social policy measures than risks posed by the virus itself. Yet the COVID-19 crisis narrative continues to present Africa's large informal economies as extremely vulnerable to the pandemic.

VARIETIES OF AFRICAN INFORMAL ECONOMIES

Not only does the African COVID-19 crisis narrative appear to misrepresent the inherent vulnerability of large informal economies to COVID-19; it also glosses over differences in the size and structure of informal economies and their implications for social policy needs. Alfers et al. (2017) have signalled important variations in the needs of informal actors based on gender, sector and employment status (self-employment or informal employee). There are also pervasive structural differences in the nature of informal economies among African countries. Key variations include differences in the size of informal economies, differences in the nature of the state, and differences in employment structure within informal economies. These three factors indicate important variations in the social policy needs of different types of informal economies, as well as variations in the capacity of African states to implement social protection measures for informal workers. A greater awareness of the varieties of African informal economies offers an important challenge to the homogenizing imaginaries of the African COVID-19 crisis narrative.

Divergences in Size of African Informal Economies

In an incisive article, Thandika Mkandawire (2010) draws attention to the effect of colonial states on the size of informal economies in different parts of Africa. Drawing on Samir Amin's (1972) typology of African colonial economies as cash crop, labour reserve and concession economies, Mkandawire (2010) shows that different types of colonial states influenced the size of African informal economies. Cash crop economies, particularly concentrated in West Africa, tended to be more permissive of indigenous economic activity. Conversely, labour reserve economies in Southern and parts of East Africa, and concession economies of Central Africa, took extensive measures to suppress indigenous economic activity that might compete with colonial access to labour.[3]

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3. While Mkandawire was clear that the colonial economy typology did not overlap exactly with African subregions, each type of colonial economy is heavily concentrated in a particular subregion in the case of West Africa, Southern Africa and Central Africa, while East Africa is more mixed. For clarity, this article will use a subregional framing to explore differences in African informal economies in order to connect Mkandawire's analysis with wider historical and contemporary statistical evidence.

Within this framework, cash crop economies adopted relatively laissez-faire approaches to indigenous non-agricultural activity, focusing regulation on crop production and trade rather than on labour movements or other livelihood activities. Indeed, European trading houses and manufacturing firms engaged in significant collaboration with indigenous trading networks for collecting crops and disseminating cloth and other manufactured goods to the rural areas (Grégoire, 1992; Hashim and Meagher, 1999; Prag, 2013). In colonial labour reserve economies, however, Mkandawire (2010: 1650) explains that 'measures were taken to block alternative sources of income that might compete with the wage economy. These measures included disruption of peasant agriculture, job discrimination, criminalization of informal activities by Africans in the urban areas, political regimentation of Africans, migration control, etc.'. Finally, the concession economies of Central Africa were characterized by more brutal methods of resource extraction through ongoing primitive accumulation rather than proletarianization, generating dynamics of pillage, forced labour and mutilation as a form of labour discipline (Coquery-Vidrovitch, 2017; Nzongola-Ntalaja, 2013; Renton et al., 2007).

The result was that informal economies had much greater scope to operate across the cash crop economies concentrated in West Africa, were stunted and distorted by violent modes of regulation in much of Central Africa and were rigorously suppressed in the labour reserve economies concentrated in Southern Africa. These differences in how colonial states related to indigenous economies are reflected in differences in the contemporary size of informal economies in various African subregions where specific types of informal economies are concentrated. As noted in Table 1 above, informal economies account for an average of 89 per cent of non-agricultural labour in West Africa, and only 36 per cent in Southern Africa, while in Central and East Africa the size of informal economies falls in between. Yet the COVID-19 crisis narrative fails to take account of these huge differences in levels of informality, and the variations it creates in social protection needs and demands on the state.

African Informality and State Capacity

By ignoring differences in the relative size of African informal economies, the COVID-19 crisis narrative also ignores important variations in the capacity of African states to address their needs. Mkandawire (2010) shows that variations in the size of informal economies have been accompanied by variations in the bureaucratic capacity of states to engage with local populations through activities such as direct taxation and social welfare systems. Cash crop regimes concentrated in West Africa involved states that were more concerned with regulating and taxing marketing channels than engaging in complex administration of local populations. They had little need for detailed regulation, taxation and social welfare provision for large local populations, whom they largely left to their own livelihood devices once cash crop requirements were met. Conversely, the labour reserve economies concentrated in Southern Africa required significant administrative capacity to administer agricultural and industrial support policies for settler populations, and to control labour movement of local populations via influx controls, pass laws and other regulatory interventions. According to Mkandawire (2010: 1652–53), 'all these exigencies on labour reserve economies were bound to … lead to larger bureaucracies to implement state policies, administer law and order, and actually collect revenue', as well as to carry out social welfare systems for settler populations.

In short, large informal economies have developed in conjunction with administratively weaker states, and administratively effective states are associated with smaller informal economies. While this is not surprising, it suggests an inverse relationship between the size and complexity of informal economies, and the capacity of states to administer complex social provisioning arrangements. This raises questions about the differential ability of African states to carry out complex cash transfer programmes, particularly where informal economies are large. It also challenges the assumption that the constraints on cash transfer programmes are predominantly fiscal. There are also issues of bureaucratic capacity in non-labour reserve states which limit the ability of many African states to follow international guidance on COVID-19 response measures. Political considerations have also played a role. As shown by Birner et al. (2021), less stringent lockdown measures rather than expanded cash transfers were often the preferred policy choice of more democratic African states to address food security and welfare concerns of large economically vulnerable populations.

Informal Employment Structure and Social Policy Needs

In addition to differences in size and state capacity, African informal economies are characterized by significant variation in employment structure. Historical differences have led to differing proportions of self-employed operators relative to dependent informal workers, with important implications for social policy needs. Divergences in informal employment structure affect the autonomy and innovative capacity of informal livelihood systems, particularly in the context of economic lockdowns, as demonstrated by historical, institutional and statistical evidence from West and Southern Africa.

Variations in the employment structure of African informal economies link back to pre-colonial divergences in economic organization. The distinctive colonial histories discussed above were layered on top of pre-existing divergences in the institutional capacity of indigenous African economic systems emanating from the pre-colonial era (Meagher, 2020).

West African informal economies benefited from a long pre-colonial history of empires, centralized states, long-distance trading links with the Middle East and Europe, and complex business, manufacturing and credit systems (Austen, 1987; Baier, 1980; Dike and Ekejiuba, 1990; Lovejoy, 1980; Meagher, 2010; Zeleza, 1997). These sophisticated economic systems did not disappear with colonial conquest. They were simply fragmented and informalized by the elimination of pre-colonial states but persisted informally and adapted within the comparatively permissive environment of colonial cash-crop economies (Meagher, 2010, 2020).

In pre-colonial East and Central Africa, a lower density of centralized states and the more economically repressive environment of colonial labour reserve and concession economies truncated the size and complexity of informal economies in most parts of these two subregions (Austen, 1987; Feierman, 1999; Sheriff, 1987). In Southern Africa, later migrations of Iron Age societies from other parts of Africa and a much more limited presence of pre-colonial centralized states and market systems gave rise to much more sparse indigenous economies. These were further weakened and eroded through repression by colonial labour reserve economies (Austen, 1987; Zeleza, 1997). For reasons of space and clarity, the analysis here will focus in on West and Southern African informal economies to examine how these distinctive histories shaped the structure of informal employment in the post-colonial era.

West African informal economies emerged into the post-colonial era with a high degree of economic organization. Comparative state neglect in the colonial and post-colonial era combined with strong pre-existing informal business systems to produce relatively resilient and entrepreneurial informal economies which have continued to absorb labour despite narrowing formal sector opportunities. West Africa is home to a profusion of informal manufacturing clusters and global ethno-religious trading networks, including the Mourides of Senegal, Igbo and Hausa networks of Nigeria and the Mama Benz of Togo and Benin (Abimbola, 2012; Adeya, 2008; Babou, 2002; Beuving, 2006; Mbaye et al., 2020; Meagher, 2010; Prag, 2013). A complex informal economic infrastructure, involving extensive informal credit and brokerage systems, business networks, apprenticeship systems, occupational associations and informal financial systems, has drawn strength even during hard times amid an inflow of modern skills and new technologies from moonlighting civil servants, retrenched formal sector workers, andunemployed graduates (Hashim and Meagher, 1999; Meagher, 2003, 2010). West Africa's complex informal economies have responded dynamically to liberalization and globalization, expanding trading networks as far as China, Southeast Asia and North America, and creating new ecosystems of consumer goods production, livelihoods and accumulation that have managed to fill some of the gaps left by state withdrawal, although not without significant social costs and economic hardship (Beuving, 2006; Golub, 2012; Lyons and Brown, 2010; Meagher, 2018).

Table 3. Size and Composition of Informal Economies and Unemployment Rate in West and Southern Africa

Country and Subregion	Informal Employment as a Percentage of Non-agricultural Labour	Informal Self-employment as a Percentage of Informal Employment	Informal Dependent Labour as a Percentage of Informal Employment	Unemployment Rate
West Africa	**82.0***	**60.9**	**39.1**	**5.9**
Benin	90.6	79.5	20.6	2.5
Burkina Faso	88.4	43.2	56.9	5.0
Cabo Verde	46.8	14.5	85.5	15.4
Cote d'Ivoire	87.7	63.1	37.0	3.5
Gambia	68.4	60.5	39.5	9.6
Ghana	82.6	59.4	40.6	4.5
Liberia	77.5	70.5	29.5	3.3
Mali	86.4	71.7	28.4	7.5
Niger	85.1	91.5	8.6	0.7
Nigeria	89.0	44.7	55.3	9.0
Senegal	87.0	49.2	50.8	7.1
Sierra Leone	86.0	83.6	16.4	4.6
Togo	90.0	60.9	39.1	4.0
Southern Africa	**47.7***	**21.7**	**78.3**	**23.0**
Botswana	55.1	22.1	77.9	17.7
Eswatini**	53.4	20.6	79.4	23.4
Lesotho***	34.9	5.4	94.6	24.6
Namibia	61.1	31.3	68.7	20.4
South Africa	34.0	29.0	71.0	28.7

*Unweighted regional averages.
**Eswatini (ILO data from CEIC, 2021).
***Lesotho (data from ILO, 2014).
Source: African Development Bank (2020: 38); Bonnet et al. (2019); CEIC (2021); ILO (2014, 2018, 2021); World Bank (2020).

Conversely, limited pre-colonial development and the intense repression of colonial labour reserve regimes meant that smaller informal economies of Southern Africa have been characterized less by entrepreneurial initiative and accumulation than by petty survival activities and informal wage labour. Considerable formal sector control of the economy has led to the paradoxical co-existence of small economically weak informal economies with high levels of unemployment (see Table 3). In place of complex indigenous business networks, Southern African informal economies are shaped by the institutional infrastructure of the migrant labour system, repurposed in contemporary times as labour brokers who supply cheap informal labour to export agriculture and formal sector firms (Forrest, 2015; du Toit, 2004). In South Africa, Namibia and some other parts of Southern Africa, labour broking has become widespread in mining, agriculture, manufacturing and a range of public as well as private services, facilitating the penetration of unprotected informal labour relations into the heart of the formal sector (Forrest, 2015; Theron and Visser, 2010; Visser, 2016; Webb, 2017). New micro-franchising and Bottom of the Pyramid models have also been particularly active in former labour reserve economies such as South Africa and Kenya, generating new forms of 'disguised employment' (Dolan and Roll, 2013; Meagher, 2018). In contrast to West Africa's globalized entrepreneurial informal economies, Southern Africa has developed 21st century labour reserve economies (Meagher, 2020).

Table 3 shows the effect of these historical forces on the size and employment structure of contemporary informal economies in West and Southern Africa. ILO (2018) data on African informal economies reveal that despite decades of economic reform and globalization, historically embedded differences in employment structure between West and Southern African informal economies have persisted. The differences can be seen by focusing on two key categories of informal workers. These are: the self-employed, including both informal employers and owner-operators, who are heads of their activities with some autonomy in working arrangements; and informal dependent labour, including informal wage labour and family workers, who are dependent on employers for the ability to work and earn. Unweighted averages of national informal employment data are used to show that the differences in employment structure between the two subregions are not a statistical artefact of preponderant size of the Nigerian and South African populations.

As Table 3 reveals, entrepreneurially dynamic West African informal economies are not only larger, but have a much greater share of informal self-employment, constituting 61 per cent of the informal labour force against only 39 per cent working as informal dependent labour. Conversely, informal dependent labour makes up 78 per cent of the informal labour force in Southern Africa, with only 22 per cent in informal self-employment. Not only is Southern Africa's economically dependent informal labour force consistent with the profile of a 21st century labour reserve economy, but it is also associated with high levels of absolute unemployment, averaging 23 per cent, reflecting a weak capacity to absorb labour in the informal as well as in the formal economy. Conversely, West Africa's more dynamic informal economies are accompanied by much lower levels of unemployment, averaging only 6 per cent. These starkly different types of informal economies, with large, entrepreneurial informal economies and low absolute unemployment in West Africa, and smaller informal economies characterized by dependent labour and high unemployment in Southern Africa, raise questions about whether a single cash transfer model of social protection can meet the needs of both.

PERVERSE SOCIAL POLICY OUTCOMES: RETHINKING COVID-19 BEST PRACTICE IN AFRICAN INFORMAL ECONOMIES

By obscuring important differences in the structure and social policy needs of African informal economies, the COVID-19 crisis narrative may have done more harm than good by supporting inappropriate social policy measures. Indeed, high COVID-19 death rates were associated not only with smaller informal economies, but with stronger adherence to international lockdown and social protection guidelines (Haider et al., 2020).[4] Differences in state capacity and informal entrepreneurial responses and the effect of social protection measures on crowding and contagion have proven to be key factors in shaping mortality outcomes in the context of the pandemic. These factors highlight the need to shift attention from unquestioning adherence to a crisis-driven international social policy agenda of residual consumption support, to a wider consideration of measures that support the productivity of informal activities as important sources of livelihood, social provisioning systems and organizational decentralization (Adesina, 2011, 2020; Alfers et al., 2017; Mkandawire, 2007).

COVID-19 Best Practice in Low-resource Environments

An account of how COVID-19 social protection initiatives played out in Southern and West Africa offers useful insights into the appropriateness of global best practice guidelines in contexts of poverty, informality and poor infrastructure. Southern Africa's considerably higher COVID-19 death rate is set against its role as a star performer in lockdown and digitized social protection measures. Not only does Southern Africa have smaller informal economies, but it was a site of more stringent lockdowns and more extensive COVID-19 relief responses (Devereux, 2021; Seekings, 2020). Southern African countries made significant use of nationwide lockdowns, while in West Africa lockdowns were more limited and localized, and quickly shifted to curfews in many countries (BBC, 2020a). The 'COVID-19 Stringency Index' from the Oxford Covid-19 Government Response Tracker[5] indicates that lockdowns were on average 18 per cent more stringent in Southern Africa than in West Africa. This greatly understates the divergence in stringency, since the Oxford Stringency Index reports the response level of the strictest subnational unit, and West African countries often used severe containment measures only in a few cities or subnational areas at a time.[6]

Internationally recommended social protection responses were also more extensive in Southern than in West Africa. Southern African countries began with a stronger baseline. As of 2020, 17.5 per cent of the vulnerable in Southern Africa received a social assistance benefit, compared to just 6.7

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4. Similary, Lena Lavinas (2021: 80) notes that Latin America was one of the most advanced in provision of cash transfers and additional COVID relief measures but had the worst COVID-19 death rates of all global regions.
5. See https://ourworldindata.org/covid-stringency-index
6. Calculated from Oxford Government Covid-19 Response Tracker data, from 1 March 2020 to 1 March 2022: www.bsg.ox.ac.uk/research/research-projects/covid-19-government-response-tracker

per cent in West Africa (ILO, 2021: 269–70). Stephen Devereux hails South Africa's COVID-19 relief response as the most comprehensive in Africa, while COVID-19 response systems in Botswana and Namibia have also drawn attention for their speed and effectiveness (Devereux, 2021; Seekings, 2020). Additional resources were pumped into existing cash transfer systems, while new relief programmes distributing cash or food were rolled out to households made newly vulnerable by COVID-19. Southern African COVID-19 responses also used a high degree of digital dissemination of relief, with digital cash transfers and food vouchers in South Africa, and digital payments widely used in Namibia and Botswana. Some form of COVID-19 relief reached 50 per cent of households in South Africa (HRW, 2021d), two-thirds of households in Botswana (Devereux, 2021: 435), and just under 30 per cent of households in Namibia (Seekings, 2020: 40).

By comparison, COVID-19 relief efforts in West Africa were considerably weaker. HRW (2021b) found that only 11 per cent of households received some form of Coronavirus benefit in Nigeria, despite efforts to top up the very limited cash transfer programme and extend cash relief to an additional one million households as well as distributing food packages. In Nigeria, special Coronavirus cash transfers were one-off rather than monthly transfers, distributed in March/April 2020 and again in November/December 2020 to a reduced range of households, reaching an advertised total of only 11 million people in a country with 87 million people below the poverty line. Benefits in other West African countries were similarly constrained, in line with weaker pre-existing social protection programmes, more restricted use of digital transfers, weaker administrative capacity, and political concerns about food security in countries with large informal economies (Birner et al., 2021; HRW, 2021d). A study of informal workers in Accra, Ghana, found that no interviewed workers received cash transfers, and only 15 per cent received any form of food relief, while a related survey in Dakar, Senegal, found that only 11 per cent of informal waste pickers received any assistance (WIEGO, 2021a, 2021b). While these were all improvements on pre-pandemic levels of social assistance, they fall well short of the Southern African performance.

West African response measures showed a reliance on administratively simpler modes of distributing COVID-19 relief, such as waivers on public utility bills, school feeding programmes, and targeting through community channels or occupational groups rather than through administratively complex social registers (Cummins, 2021; Devereux, 2021; HRW, 2021a; WIEGO, 2021a). While Devereux (2021) deems these methods inferior to the use of centralized social registers, they reflect the need in West African countries for administratively simpler means of engaging with the population. Simpler administrative approaches may be the more efficient choice where there is a lack of institutional and infrastructural capacity to carry out complex forms of targeting and administration, as noted by Emran and Stigliz (2005) in the case of taxation.

Methods of distributing relief in West Africa also tended to be technologically simpler. While digital cash transfer systems were planned in a number of West African countries, they have only been implemented in a few countries, on a very small scale (Cummins, 2021: 15; Gentilini et al., 2021: 29). Limited availability of digital payment systems and uneven digital infrastructure meant that large countries such as Nigeria often disbursed COVID-19 relief payments in cash or kind. While use of cash is believed to create scope for inefficiency and opportunities for corruption and diversion of relief resources (Dixit et al., 2020; HRW, 2021c; Seekings, 2020), the use of digital targeting for distribution of COVID-19 relief in other parts of Africa was equally plagued by inefficiency and corruption. Seekings (2020) shows that the use of digital systems in South Africa's COVID-19 relief programmes led to significant delays, underperformance, corruption and risky congestion around cash points.

A PLAAS (2020) briefing paper argues that greater use of communal targeting and informal food distribution systems would have improved the responsiveness of COVID-19 relief efforts in South Africa, as well as expanding income generation for informal actors and reducing dangerous overcrowding in food and cash distribution arrangements. Evidence from Kenya, the home of efficient mobile money, shows that even where COVID-19 relief transfers were distributed directly to beneficiaries' phones and could be used for direct purchases, corruption and diversion of benefits were rife as politicians and officials bypassed social registers and often sent only a proportion of mandated payments to recipients (Amundsen, 2020; HRW, 2021c, 2021d). Indeed, Amundsen (2020) shows that cash transfers can be embezzled at multiple points along the digital transfer chain, as well as excluding as many as half of potential beneficiaries, owing to lack of access to mobile phones, inadequate connectivity, or residing far from cash-out points.

Ironically, greater use of digital technology and stronger state capacity to enforce lockdowns and distribute social assistance was found to create conduits of contagion rather than protection in Southern Africa. The closing down of informal markets, local shops and street vending during lockdowns, and the use of electronic food vouchers, concentrated people into supermarkets to buy food (PLAAS, 2020; Seekings, 2020). Fieldwork by PLAAS (2020) showed that electronically distributed cash transfers paid out at fixed times of the month concentrated vast numbers of beneficiaries at cash points and then channelled them into indoor supermarkets. Heavy restrictions on transport also concentrated essential workers and food shoppers at permitted transport hubs, further undermining social distancing.

Conversely, patchy and more loosely enforced lockdowns in West Africa allowed the ongoing operation of open markets and food vendors in local neighbourhoods, even in major cities (WIEGO, 2021a, 2021b). Lockdowns involved limited opening days rather than outright closure of the vast networks of open markets — restrictions sometimes honoured more in the breach (*This Day*, 2020). These measures diversified the timing and location of food shopping, limited crowding, located provisioning activities in open air markets, and improved access to incomes among informal traders. West African informal actors faced similar problems of crowding and lack of sanitation in informal settlements, but less extensive and less heavily enforced lockdowns relieved crowding by allowing more outdoor movement. Combined with the statistical evidence of the inverse relationship between informality and COVID-19 mortality, this suggests that in Africa, lockdowns and digital social protection measures, rather than informality, may have been a greater cause of vulnerability to COVID-19.

Varieties of Informal Economies and Diverse Social Policy Needs

In concentrating attention on social protection measures that were inappropriate to conditions of widespread poverty and informality, the COVID-19 crisis narrative also glosses over alternative social support measures such as promoting informal productivity or improved access to services. While the international social protection agenda places productivity promotion outside the realm of social policy, productivist approaches to social policy emphasize the role of public services and livelihood support in enhancing productivity rather than just minimally supporting consumption. Alfers et al. (2017) highlight the need for social policy to support informal operators, not merely as poor consumers, but as workers, micro-enterprise operators and providers of essential services: 'Emphasizing that informal workers … are workers, allows us to bridge the work-related social security discourse and the poverty-centric social protection discourse in a way that moves beyond cash transfers', linking the vulnerability of informal actors to their 'role in the urban economy as buyers, distributors and employment creators' (ibid.: 80). By contrast, the minimalist cash transfer agenda sidesteps the role of social policy in enhancing productivity and advancing economic transformation (Adesina, 2020; Mkandawire, 2007).

The varied size and structure of informal economies in West and Southern Africa call for more varied social policy measures. Smaller, weaker informal economies in Southern Africa may require a measure of income support in the face of COVID-19, but may also require some enterprise support measures to sustain food provisioning and consumer services in local communities, and job creation measures to deal with high unemployment and the low absorptive capacity of the informal economies (Philip, 2020). The high share of dependent informal labour in Southern African informal economies, including domestic servants, casual labour, home-based workers and contract labour supplied by labour brokers, has meant that the majority of informal workers lost their access to livelihoods when households and employers shut down their activities. Moreover, extensive government control over the operation of informal markets, shops and street vending, which were closed or severely restricted under lockdowns, meant that many self-employed informal actors, such as street vendors, waste pickers and informal shopkeepers, were unable to pursue informal livelihoods for significant periods, intensifying dependence on benefits and increasing crowding in settlements and around payment points (PLAAS, 2020; WIEGO, 2021c).

In West Africa, by contrast, market traders, street vendors and many other informal actors continued to operate on a limited basis even during lockdowns. Political concerns about food security, more porous lockdowns and the high share of self-employed informal actors in West Africa meant that local food distribution systems and incomes from informal livelihoods were constrained, but not closed down (WIEGO, 2021c). Surveys conducted by WIEGO in April 2020 in 11 cities around the world found that 45 per cent of market traders continued to operate during lockdown in Accra, Ghana, while only 5 per cent of market traders managed to continue operation in Durban, South Africa (WIEGO, 2021a, 2021c). Similarly, 94 per cent of waste pickers managed to continue operating in Dakar, Senegal, while only 26 per cent were able to continue working in Durban, South Africa (WIEGO, 2021b, 2021c). While even porous lockdowns brought significant economic hardship for many, a wide range of informal actors were able to operate at limited capacity during lockdowns, and were keen for support to revive activities after restrictions were lifted rather than just support for consumption (HRW, 2021b; WIEGO, 2021a, 2021b).

Variations in the structure of informal economies also involve different trajectories of digital innovation in the context of the pandemic. Much of the literature on COVID-19-induced shifts to digital commerce in Africa have involved formal-sector corporate platforms such as Uber, Jumia, Sweep South and others innovating in delivery of food, health products or improvised social protection for workers (Kazeem, 2020; *TechCrunch*, 2020). While this has done much to expand African e-commerce markets and protect end consumers, these digital innovations also expand the ranks of dependent gig labour, intensifying the economic and health vulnerability of informal workers characterized by low, unstable incomes and intensive exposure to the pandemic. The expansion of corporate platforms has dominated digital shifts in informal employment in Southern Africa, accentuating the dominance of highly vulnerable dependent informal labour (Fairwork, 2020; Johnson et al., 2020).

While platform gig work has expanded in West Africa as well, more complex informal economies have fostered alternative paths of digital innovation in which informal operators have pivoted online as autonomous businesses rather than as dependent gig workers. Many small informal businesses in Nigeria have turned to improvised online marketing via Instagram and WhatsApp, connecting with motorcycle taxis for delivery (Ayeni, 2020; Idris, 2020; Kazeem, 2020). Indeed, the chairman of Mile 12, a major open market in Lagos, set up a website for customers to order online for home delivery of hygienically packaged groceries from the open market (*This Day*, 2020). A range of other informal activities such as tailors, hair salons, and a wide range of product vendors also shifted to online marketing and delivery in response to the pandemic. In Nigeria, informal businesses have been shifting away from engagement with large e-commerce platforms such as Jumia to create their own DIY online arrangements in order to avoid cumbersome and extractive platform arrangements. The digital pivot of informal businesses is stimulating more autonomous improvised and locally embedded digital ecosystems of motorcycle taxi logistics and accessible digital payments startups, such as Flutterwave, Paystack and OPay in Nigeria, attracting rising international investment (Idris, 2020; Munshi, 2021; Mureithi, 2021).

While continuing to operate and innovate in the face of COVID-19, West African informal firms have not been unscathed. Although exposure to illness has been less problematic, informal workers have struggled with a range of economic risks, including spikes in prices of stock, severe market contractions and increased costs of transport and logistics. WIEGO studies found that informal actors in West Africa faced average declines in income of up to one-third during lockdowns, with slow and incomplete recovery once restrictions were lifted (WIEGO, 2021a, 2021b). Coping with these economic risks suggests distinctive social policy needs for supporting livelihood activities, requiring policy thinking beyond minimalist income support. Interviews with informal actors in Lagos indicated a demand for enterprise support rather than income support (Ayeni, 2020).

Policy analyses from the ILO and the Brookings Institution have pointed to the absence of appropriate relief for informal businesses in the context of COVID-19 (Dixit et al., 2020; ILO, 2020c). An ILO Briefing (2020b: 6) notes that measures to support enterprises often bypass informal businesses, and calls for a 'tailored and gender-responsive approach' to support informal businesses rather than just supporting incomes. While informal business loans were included in COVID-19 relief measures for Nigeria and South Africa, in both cases small enterprise support was inaccessible to informal businesses owing to collateral requirements, interest rates or links to tax status (Dixit et al., 2020: 6; HRW, 2021b: 54; Philip, 2020). The ILO (2020c: 10) 'highlights the urgency of policy actions to protect both enterprises, particularly smaller businesses, and workers, especially when operating and working in the informal economy'. Informal business support as social policy requires grants and state loans with concessional terms as offered to the formal business sector during the pandemic, prioritizing stabilization and recovery over immediate fiscal prudence. For the informal self-employed, alternative social policy responses are needed to address vulnerability by strengthening informal livelihoods and contributing to resilience of local provisioning systems rather than just subsidizing bare survival.

CONCLUSION: CRISIS NARRATIVES, INFORMALITY AND DECOLONIZING SOCIAL POLICY

COVID-19 crisis narratives have framed African informal economies as a source of extreme vulnerability to the ravages of COVID-19, and put the international social protection agenda at the forefront of the mission to save Africa from the pandemic (Devereux, 2021; Gentilini et al., 2021; Schwettmann, 2020). Yet 'best practice' social policy responses have focused on lockdowns and expanded cash transfer systems that ignore actual needs and capacities on the ground. A closer look at the evidence reveals that informal economies have an inverse relationship with COVID-19 mortality and have been perversely affected by 'best practice' social policy responses ill-suited to the realities of poor, informalized environments. Given low levels of COVID-19 mortality and the palliative and problematic effects of recommended social protection measures, emphasis on the urgency of expanding cash transfers and digital dissemination looks more like 'policy merchandising' than effective crisis response (Adesina, 2011).

This article has emphasized the need to look beyond the international COVID-19 crisis narrative to the realities on the ground in African informal economies. Effective responses require COVID-19 social policy measures to take account of actual vulnerabilities, the differential administrative capacity of states and the varied support needs of local informal economies. Smaller, more dependent types of informal economies found in Southern Africa, characterized by a large share of dependent informal labour and high levels of unemployment, may require a stronger focus on safety nets based on cash transfers and food parcels, with greater attention to decent levels of support and effective modes of dissemination. Conversely, large informal economies with a high share of self-employment as found in much of West Africa may be better served by greater attention to accessible informal enterprise support. In both cases, support for local food provisioning systems and universal public services remain important dimensions of efficient social assistance owing to their far-reaching penetration and effectiveness in supporting livelihoods as well as consumption.

The techno-solutionist assumptions that centralized digital systems will enhance inclusion and efficiency in the distribution of social protection is not supported by evidence from African experiences of the pandemic. Digital approaches to social policy provisioning for African informal economies introduce new sources of vulnerability in terms of limited state capacity, corruption, uneven digital access and contagion risks. By contrast, informal organizational systems, including communal targeting, informal distribution systems and informal occupational and enterprise associations, offer valuable low-cost infrastructures for identifying beneficiaries, distributing support and creating livelihoods, particularly in contexts where access to mobile phones, digital skills and connectivity are not assured. Informal economies have also proven amenable to appropriate digital innovation in the context of the pandemic, focused on digital systems that promote dignity and productive agency rather than bare survival and dependent gig work.

In order to address rather than merely perpetuate precarity, social policy responses to the vulnerabilities of African informal economies need to engage with local institutional realities in ways that move beyond poverty top-ups and digital capture to the promotion of local productivity and innovation. Rather than using COVID-19 crisis narratives as a new cover for advancing narrow neoliberal social protection measures and international digital accumulation strategies (see Platzky Miller et al., this issue), the pandemic offers new possibilities for transformative policy thinking based on greater awareness of informal economic and administrative realities. Rising to the challenge of effective pandemic responses for African informal workers requires resisting the crisis narrative in favour of a more clear-sighted and decolonized approach to social policy.

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