CONCEPTUALIZING LIVELIHOOD STRATEGIES IN AFRICAN CITIES:
PLANNING AND DEVELOPMENT IMPLICATIONS OF MULTIPLE LIVELIHOOD
STRATEGIES

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Abstract

The usefulness of the informal sector and the survival strategies approaches for understanding African urban economies has been undermined by the transformations in urban livelihood strategies brought about by the continent’s economic crises and neo-liberal economic reform policies. Contemporary livelihood strategies in many African cities involve participation in multiple economic activities, usually in both the formal and informal sectors. This paper proposes the “multiple modes of livelihood” (MML) approach as a framework for capturing this emerging livelihood strategy and presents evidence to show the magnitude of the strategy and kind of the activities undertaken. Development and planning implications of this strategy include the following: i) planning theories must reflect the changing livelihood in African cities; ii) the different geographies of such activities within and between urban areas, the proliferation of home-based enterprises in the middle and professional class neighborhoods, the emergence of non-traditional household arrangements, and the importance of urban-agriculture suggest the need to indigenize urban planning in Africa; and iii) the proliferation of multiple livelihood strategies, especially among public sector employees, has significant implications for national development, especially as it relates to the performance of the public sector.

Keywords: Africa, urban economy, informal sector, multiple livelihood strategies, multiple modes of livelihood approach
INTRODUCTION

The debate over the nature of African urban economies initiated by Hart’s (1973) concept of the informal sector appears to be at a dead end despite the intensification of informality in developing countries and the mounting evidence supporting the existence of similar urban economic structures even in the developed countries. This paradox is due, in part, to the inability of the major approaches in urban economic analysis to capture contemporary changes in the urban economy, particularly those relating to the proliferation of multiple livelihood strategies. The informal sector and the survival strategies approaches that have dominated urban economic analysis in Africa have failed to capture the realities of contemporary urban livelihood because the former focuses mostly on the economic activities, while poor and the marginalized are the focus of the latter. As a result the livelihood strategies of the not-so-poor urban residents who participate simultaneously in the formal and the informal sector have been ignored. In deed, since the early 1990s, a small but increasing number of studies have shown that the livelihood strategies of increasing number of people in many African cities involve participation in multiple economic activities, usually in both the formal and informal sectors (Bigsten and Kayizzi-Mugerwa, 1992; Mustapha, 1992; Musyoki and Orodho, 1993), a tendency that has blurred the thin line between the sectors (Jamal and Weeks, 1993). Studies also show that people involved in multiple economic activities do not do so just for survival; rather the practice has become a means of capital accumulation by the not-so-poor segment of the population (Owusu, 2001). Such studies are informative in terms of documenting the increasing involvement of formal sector employees, especially public sector employee, in multiple economic activities, however they lack a conceptual framework to systematically study the practice, tease out the planning and development implications of the practice, and provide guidance for future research.

This paper is an attempt to fill these gaps in this nascent literature by addressing two related issues. First, it proposes the “multiple modes of livelihood” (MML) approach as a useful framework for studying the diversified means of raising extra-income through the acquisition of additional jobs by different social groups including the middle class (Owusu, 2001, Mustapha, 1992). The approach builds on the informal sector and the survival strategy approaches but it is more useful for capturing contemporary
changes in African urban economies, particularly those relating to the proliferation of multiple livelihood strategies among the not-so-poor sections of the population. Specifically, it allows us to empirically transcend the discredited dualism inherent in much of the informal sector literature and to broaden the narrow focus of the survival strategy approach to include the not-so poor sections of the population. It also ensures the analysis of all responses to economic change, including those for ensuring survival as well as those for accumulation of resources. Second, the paper explores the implications of multiple livelihood strategies for planning theory and development policy. Specifically, it argues that the involvement of different social classes in multiple livelihood strategies has significant implications for regional, urban and community planning, including questions relating to the nature of the urban economy, urban landscape, household arrangements as well as the impacts of such strategies on public organizations. The evidence presented in this paper comes from case studies of selected African countries and cities and is drawn from published reports.

The remainder of the paper is divided into six sections. The next section reviews the informal sector approach and the survival strategies approach as used in African urban economic analysis. Section three develops the MML approach as an alternative framework for studying contemporary African urban economies. Section four summarizes findings from selected studies to show the increasing importance of multiple livelihood strategies in African cities. Section five explores the development and planning implications of the multiple livelihood strategies. The final section encompasses the conclusion to this study.

TRADITIONAL APPROACHES OF URBAN ECONOMIES

Research on African urban economies has generally followed two approaches. The first approach, which is more popular, focuses on the informal sector. Such studies typically concentrate on defining the informal sector, analyzing its relationship with the formal sector and exploring its role in development. The other approach uses the “survival strategy” framework and analyses people’s strategic responses to economic crisis, with a focus on the urban poor and other marginalized populations and their desperate
attempts to survive. Below are discussions of the usefulness of these approaches for analyzing contemporary livelihood strategies in African cities.

**Informal Sector Approaches**

The concept of the informal sector\(^2\) has been discussed extensively in the literature and there is no need to rehearse such discussions here (Rakowski, 1994; Rogerson, 1997; Hansen and Vaa, 2004). However, it is important to point out that since the late 1970s, the focus of informal sector research has shifted from definitional concerns to whether the sector constitutes an arena for increasing income and employment, the relationship between the formal and the informal sectors and, what role, if any, should the government play. Three main positions can be identified in these debates, namely: reformist, institutionalist and neo-Marxist. Reformists see the informal sector as a potential solution to Africa’s unemployment and slow economic growth, and call on governments, to support the sector to enable it realize its immense potential (ILO, 1972; Hart, 1973; Gerry, 1987). Institutionalists generally disagree with the reformists\(^3\) over the causes of informality and the problems associated with it. They blame government intervention for the proliferation of informality and see it as people’s spontaneous and creative response to excessive and inappropriate regulation by the state (de Soto, 1989, World Bank, 1989). This perspective of the informal sector has become very influential in policy circles and has been incorporated into the work of neo-liberal economists, policy advisors and non-governmental organizations, partly because it conforms to the global push for neo-liberal and supply-side economics (Rakowski, 1994; World Bank, 1989:10).\(^4\) While both reformists and institutionalists assume that policies that favor informal activities would benefit the poor, neo-Marxists disagree with this assumption and maintain that the poverty of the informal sector results from its exploitative relationship with capitalist production and distribution. There are many variants of the neo-Marxist approaches, but the world systems approach with its focus on the linkages between proliferation of informality and global restructuring has large following (Portes and Walton, 1981; Castells and Portes, 1989).

The informal sector studies played a crucial role in drawing attention to the poverty and the plight of people involved in such activities, the employment potentials of the sector, and the creativity and
entrepreneurial skills of informal sector participants who make it amidst inappropriate state regulations. However, since the unit of analysis in many informal sector studies tends to be the economic activities rather than the people involved in such activities, the studies fail to capture the increasing number of people in many African cities who are involved in both the formal and informal sectors of the economy. This limitation can be traced to two inherent assumptions in the informal sector literature. First, although the view of an urban economy as a dual economy is generally discredited, the focus of informal sector studies on economic activities makes it impossible to empirically transcend such dualism. Second, although the various informal sector approaches discussed above disagree on the causes of poverty in the sector, they all assume that the informal sector is the preserve of the poor (Rakowski, 1994). These assumptions make it impossible to capture the increasing number of people in some African cities who operate in the formal and informal sector simultaneously. This is particularly serious given that recent urbanization of poverty in Africa (Riddell, 1997; Kaseke, 1998) and the limited formal sector employment opportunities have compelled many formal sector employees to join the informal sector as an income-supplementing and/or income-diversification strategy.

**Survival Strategy Approach**

The “survival strategy” approach, used extensively for analyzing people’s strategic responses to economic crisis, is valuable for exploring the dynamic nature of the environment in which livelihood decisions are made. The concept of survival strategies owes its origins to Duque and Pastrana’s 1973 study (cited in Redclift, 1986) of poor neighborhoods in Santiago, Chile. At that time, the concept was used to highlight the active, productive role of poor people in urban areas and to recognize their behavior as both logical and well informed. Since then, the concept has become very popular and is used in reference to rationality of poor peoples’ risk minimization strategies in unpredictable economies (Crow, 1989; White, 2004). More recently, the concept has been used mainly in rural contexts in reference to those living in harsh and marginal environmental conditions (Marquette and Pichon, 1997; Rauch, 1999). Even when used in the context of urban areas, its focus has remained on the poor, including the unemployed (Pahl, 1992) and
homeless street women (Olufemi, 2000). The concept is generally defined as a “deliberate economic act by a household with the ultimate motivation to satisfy the most elementary human needs, at least on a minimum level, according to the universal social and cultural norms, and without a full social integrating character” (Meert, Mistian and Kesteloot, 1997: 173).

The use of survival strategies as an analytical framework has attracted some criticisms. For our purpose however, the concept’s narrow focus on the strategies of the poor and residents of rural and marginal environments is the major limitation. Several reasons justify such a concern. First, to use “strategies” as a description of what the poor do to survive under economic pressure is misleading because poor people often do not have the luxury of choosing among several alternatives, as the concept seem to imply (Rakodi, 1991). More accurately, it is the rich and those with access to multiple sources of income that are able to strategize, in the sense of long term, consciously worked out plans. Second, the use of “survival” to describe responses of the poor to economic crisis is problematic because it assumes that only the poor respond to economic change. While many residents of Africa cities are poor, many of those who have changed their livelihood strategies in response to economic change are not necessarily poor, at least not by the standards of their own people. In other words, responding to economic crisis may not always be for the purpose of survival, some responses are for capital accumulation by the not-so-poor segment of the population. Furthermore, the threat of poverty and a sense of insecurity brought about by the economic crisis, rather than poverty per se may explain people’s responses (Calvo and Dercon, 2005). Vulnerability, defined as “resilience against a shock – the likelihood that a shock will result in a decline in well-being” (World Bank, 2001: 139), is more meaningful in this context than poverty. As Redclift (1986:220) reminds us, all social groups respond in one way or the other, to economic change although some “do much more than survive”. The participation of the not-so-poor population in multiple economic activities raises important questions that have been ignored by the survival strategies approach.
MULTIPLE MODES OF LIVELIHOOD APPROACH

An alternative framework for understanding contemporary livelihood arrangements in urban areas is the “multiple modes of livelihood” (MML) approach. The MML approach has its origins in the household survival strategies literature, especially its focus on the relationship between macro-level processes and domestic units. It also draws from the informal sector literature by integrating the institutionalists’ view that contemporary informality results from popular survival strategies with the neo-Marxists’ point that de-institutionalization of employment and economic activities creates a suitable environment for the intensification of other forms of earning a livelihood. “Livelihood system” refers to “the mix of individual and household strategies, developed over a given period of time, that seeks to mobilize available resources and opportunities” (Grown and Sebstad, 1989: 941), and it has many dimensions, including productive processes, reproduction, consumption, and social relations (Beall and Kanji, 1999). In this paper however, we focus on people’s productive lives, specifically employment and sources of income as a way of drawing attention to the strategies of the middle and professional classes. The MML approach therefore is a framework for capturing the diversified means of raising extra income through acquisition of additional jobs, not only on the part of the unemployed but also by those sections of the population dependent on fixed salaries (Mustapha, 1992; Musyoki and Orodho, 1993).

The basic argument of the MML approach is that macro-level economic changes across Africa have created conducive environments for individuals and household of all social and economic backgrounds to diversify their sources of income. The African economic crisis of the 1970s and 1980s and the neo-liberal reforms that were introduced in the 1980s have resulted in the intensification of urban poverty, particularly among urban workers (Jeffries, 1992). The neo-liberal economic reforms have had devastating effects on the livelihood strategies of salaried employees (Riddell, 1997; Kaseke, 1998). For instance, while the introduction of cost-recovery measures has escalated the prices of critical urban services, the real salaries of formal sector employees, especially public sector employees have remained stagnant or, in some cases, declined (Owusu, 2001). Moreover, the limited job creation potential of the private sector in Africa, combined with employment freezes, and retrenchment in the public sector, have reduced avenues for
employment in the formal sector (Lourenço-Lindell, 2004). Similarly, poverty has intensified in urban areas. Drawing on empirical evidence from across the continent, Jamal and Weeks (1993) show that poverty has shifted from rural to urban areas. While the overall poverty level in Africa increased during the period of the reforms (World Bank, 2002a), the increases have been particularly high in urban areas (UN-Habitat, 2003; Monga, Tuluy, and Fofack, 2001, Dhemba, 1999). The combined effect of the neo-liberal economic reforms and urbanization of poverty is that many salaried employees – the so called “protected workers” (Portes and Walton, 1981) – either by necessity or choice have joined the “marginal workers” in the informal sector in an effort to increase their income earning opportunities and diversify their sources of income. In sum, the prevalent practice in many African cities is for individuals and households of all socio-economic backgrounds to rely on multiple sources of income to ensure survival and/or accumulation. Thus, the informal sector has become an avenue for "part-time" employment for formal sector employees and a source of additional income for many with full-time employment in the formal sector.

Individuals and households across Africa have responded differently to these macro-economic processes based on the nature of their employment, skill, access to resources, socio-economic background and place of residence (Owusu, 2001; Kazimbaya-Senkwe, 2004). Individuals employed in the public or private sector as well as private entrepreneurs have all attempted to diversify their sources of income, although the motivations for doing so vary. For public sector employees, the fading relevance of the “protected worker” category (Portes and Walton, 1981) resulting from a combination of inadequate wages, threats of retrenchment and the disappearance of guaranteed lifetime employment have compelled them to diversify their sources of income (Rama, 1997). While private sector employees also engage in multiple economic activities, it seems that the practice is not as prevalent as in the public sector. This is due in part to strict supervision and higher wages in the private sector that make the general environment less conducive for such activities (Owusu, 2001). Private entrepreneurs in African cities have also diversified their sources of income as a risk management strategy to counteract economic risks due to market fluctuations. However, lack of capital often limits the range of possibilities open to these entrepreneurs (Kazimbaya-Senkwe, 2004). Moreover, the influx of redeployed civil servants into the informal sector have created intense competition
and narrowed the profit margins of private entrepreneurs in the informal sector (Maxwell, et al, 2000). At the household level, many have diversified their income sources – the common practice is for different household members to be involved in the formal or the informal sectors. However, the nature of the activities of the household members depends on their access to resources, skills, and socio-economic status (particularly gender and age). In sum, multiple livelihood strategies have become “the way of doing things” in many African cities, and consequently, the distinction between those who are employed in the formal sector and informal sector has become more blurry and complex (Potts, 1997; Rogerson, 1997). In this paper, we focus on formal sector employees (particularly public sector employees) who participate in multiple economic activities outside the formal sector in order to understand the livelihood strategies in African cities and their implications for planning and development.

There are several conceptual and empirical reasons that make the MML approach more useful for understanding contemporary livelihood strategies in African cities than the informal economy or the survival strategy approaches. First, unlike the informal sector and the survival strategies approaches that focus mostly on the poor, the MML approach broadens the discussion to include the experiences of people from all social groups, including professionals who work outside the formal sector without necessarily leaving their formal employment (Slater, 2001). Second, unlike the informal sector approaches which focus on types of urban economic activities or the survival strategies approach that focuses on the household, the unit of analysis of the MML approach would be both the individual and household. It therefore provides better opportunities for integrating gender and generational perspectives into the discussion of urban economic activities and would ensure that researchers acknowledge that the responses and contribution of men, women, young and the elderly, often do differ. As Beall and Kanji (1999:6) argue, “because the framework [livelihood systems] focuses on individuals as well as households, it can be said to embrace the activities of households and their members, but also individuals and collectivities of individuals.” Third, whereas participation in the informal sector as a sole form of employment has always been an important survival strategy in Africa, the MML approach helps us to understand better the livelihoods of the increasing number of individuals and households who are engaged in both the formal and informal sector as a deliberate long-term strategy of income
diversification to ensure social reproduction. In other words, the MML framework would enable researchers to look at all the income generating activities of individuals and households, *irrespective of whether a particular activity is part of the formal or informal sector*. Researchers could also focus on economic activities of individuals and households based to their most urgent pursuits, be they *survival, security, growth or accumulation* (Grown and Sebstad, 1989). Fourth, the MML approach opens for scrutiny the interaction between domestic units and macro-socio-economic structures and processes – which is very critical in periods of rapid change and increased social stress. The analysis of the impact of economic change at the macro-level on the livelihood strategies of domestic units, especially how such impacts are manifested across space and time, as well as between and across social groups, is at the heart of the MML framework. Fifth, the MML approach would also allow researchers to go beyond the static marginality that permeates the informal sector literature (Wuyts, 2001) by emphasizing the dynamic nature of human agency within the context of the changing forms of production. While the “creativity” of people (such as private entrepreneurs) who take advantage of the opportunities available to them to explore avenues for generating income is acknowledged; MML approach also draws attention to concerns inherent in such “creativity” when public sector employees get involve in multiple economic activities to the detriment of their main jobs and society in general. For instance, the effects of the competition between the salaried employment and private income generating activities on the performance of public sector employees involved in multiple economic activities would be of concern to policy makers. Similarly, the approach could shed more light on a possible relationship between increasing reliance on multiple sources of income and the widespread inefficiency and lower worker productivity in African public organizations (Owusu, 2005).

**MULTIPLE LIVELIHOOD STRATEGIES IN AFRICA – SOME EVIDENCE**

Since the early 1990s, an increasing number of studies from selected African countries and cities have documented how people seek additional income by engaging in multiple economic activities. Overall, this literature shows that participation in multiple activities is not limited to the urban poor, but it also includes other social classes such as the middle and professional classes that were previously
assumed to be immune from the pressures of economic change and therefore did not need to diversify their livelihood options. Findings from a selection of these studies are summarized below to show the magnitude and the nature of the multiple livelihood strategy as well as the profiles of those people in this practice.

Mustapha (1992) documents the livelihood strategies of the middle class and the professional class, among others, in Nigeria to show that people of diverse socio-economic backgrounds do participate in multiple economic activities. He argues that although involvement in multiple economic activities has a long history in Nigerian society, recent economic conditions have led to the intensification of the practice, bringing the professional class which traditionally was not part of this practice, into the dynamic. His analysis shows that participation in multiple economic activities is not limited to any particular social group. However, the nature of such activities and the motivation for participating in the practice depends on the socio-economic status of individuals and their households. He makes three observations that are relevant for our purpose. First, he distinguishes between the survival strategies of the working class and livelihood strategies of the professional class, arguing that: “for most members of the latter [working] class, engagement in multiple modes activities is critical to individual and household survival. For the professional class, however, the threat to survival is not that stark and dire” and therefore “multiple modes activities are seen essentially as means of containing, and possibly reversing the obvious slide in their living standards” (Mustapha, 1992:201). Second, he argues that the working class in Nigeria often confines its activities to labor-intensive, capital-scarce and low-returns operations while the professional class draws on its access to financial and political resources to get involved in more effective income generating activities. Third, the training and skills of the professional class gives it better business ideas that enable it to recast their activities in better terms. For instance, professionals can repackage refuse collection as “environmental sanitation” and sewing as “fashion design” (pp.203). The activities of the working class Nigerian include commercializing private assets and skills as in the case of private motorcycles converted into taxis, farming for those with access to land, petty trading for those lacking
land, and petty corruption. The activities of the professional class range from small-scale manufacturing, commercial (and subsistence) farming often using modern inputs, to moonlighting of all types.

Studies by Bigsten and Kayizzi-Mugerwa (1992) and Chew (1990) also chronicle the effects of increased civil servants’ involvement in multiple livelihood strategies in Uganda. Bigsten and Kayizzi-Mugerwa’s (1992) socioeconomic survey of Kampala show that only a small share of the total household income (17 percent) actually comes from wages. Specifically, only 19 percent of the incomes of households headed by public sector employees come from wages compared to 28 percent for private sector employees. In addition, public sector households get a relatively higher percentage of their income from “business” and farming than those employed in the private sector (Table 1). According to them, many civil servants in Kampala engage in urban agriculture and poultry keeping, own taxis, or operate small kiosks. They explain that: “A foothold in the modern wage employment is essential for access to lucrative opportunities in the formal and informal business sectors. Households headed by public sector employees seem to have taken advantage of this in the business sector engagements” (Bigsten and Kayizzi-Mugerwa, 1992:1430). Chew (1990) also draws attention to what happens with efficiency and equity when public servants are compelled to rely on multiple sources of income. According to him, as civil service basic salary and allowances dropped between 1975 and 1988, 12 workers resorted to fraudulent practices in a more blatant way including, increases in kickbacks on government purchases, illicit payments for non-enforcement of laws and regulations, diversion of public goods into private hands, and bribes for licenses and permits. In addition, there was a significant cut in working hours of civil servants, especially by those involved in multiple economic activities, presumably to allow them time to attend to their own private practice, take care of their farms, or manage their own retail shops, small restaurants, hairdressing salons, taxis, etc. He argued that such practices became widespread; the moral authority of supervisors to reprimand moonlighting staff was compromised, especially when the officials themselves were guilty of the same.

[Insert Table 1 here]
Owusu (2001; 2005) and Maxwell, et al (2000) document the widespread practice of relying on more than one source of income in Ghana. Drawing on case studies of two medium-sized towns in Ghana and a nationally representative sample data, Owusu (2001) concludes that multiple livelihood strategies is becoming “the way of doing things” for many urban salaried employees. Specifically, the two datasets showed that 18 to 64 percent of urban salaried employees in Ghana are involved in multiple economic activities (Table 2). He makes several observations that are important for this discussion. First, the nature of the economic activities practiced by those involved in multiple livelihood strategies is a reflection of the structure of the Ghanaian economy – like the national economy, agriculture-related activities, trading, and production-related activities (in that order) were the important “other” activities of those involved in multiple livelihood strategies. Second, irrespective of which household member claims ownership of the activities, the practice often involves entire households and in some cases, requires the whole household to adopt creative living arrangements. Third, opportunities for involvement in multiple livelihood strategies are not equally distributed across the country – smaller urban centers with less diversified economies provide more opportunities for income generation outside the professional field than the large urban centers. Fourth, involvement in multiple livelihood strategies depends on one’s gender, marital status, household size, and place of residence – married people and those with large households are more likely to be involved in multiple activities; women in large urban centers are more likely to be involved in such activities than men. Fifth, one’s economic background could also influence their participation in multiple livelihood strategies – there is a positive correlation between the number of years in salaried employment and involvement in multiple livelihood strategies; and also, high income employees are more likely to be involved in multiple activities than those who earn lower incomes. Sixth, the participation rate and the nature of the “other” activities depend on the sector of the economy in which one is employed – public sector employees are more likely to participate in multiple activities than private sector employees. However within the public sector, there are also significant differences in the involvement in multiple activities – teachers have the highest participation rate, while doctors and nurses
are least likely to engage in multiple activities because of availability of overtime opportunities within their formal employment (see Table, 2; Owusu, 2005).

[Insert Table 2 here]

Maxwell, et al (2000) survey of urban livelihood focuses on the Accra, the capital city of Ghana. According to the study, about two-thirds of households in Accra had engaged in at least two income generating activities in the previous 30 days (they estimate that qualitative evidence suggests greater diversification over longer period). Also about six percent of individuals and 15 percent of households in the city of Accra engage in some kind of urban agricultural activities. The study also showed that participation in multiple economic activities is influenced by gender and migration status of the household head (Table 3). Analysis of income patterns by occupation groups also shows that while the largest share of income in most households comes from one source, there are different sources of additional income even among better-off households working as professionals and skilled laborers. Moreover, households that engage in activities with the lowest returns such as unskilled labor and petty trading, have the least diversified income sources (Table 4).

[Insert Tables 3 & 4 here]

Roenen, et al. (1997) show that even highly regarded professionals such as medical doctors are not immune from multiple livelihood strategies – in fact, most rely on multiple sources of income from within and outside their professional field. The researchers interviewed 21 medical doctors from various African countries attending an international post-graduate course in public health in Belgium and Portugal in 1995. The study showed that over 85 percent of the doctors rely on multiple sources of income from activities ranging from non-medical sources, medical activities, to social support (Table 5). Punctual premiums and per diems (i.e. allowances) topped the income-generating activities in terms of frequency.
and effectiveness—a physician could earn a month’s salary by teaching at a four-day workshop for a foreign agency. This study also supports earlier observation that the nature of the income-generating activity depends in part on the local economy: respondents from rural settings relied more on activities outside the medical professional, i.e. non-medical sources – because “the market for private practice is too small” (Roenen, et al. 1997: 129). Second, there is no direct relationship between income, actual living standard and participation in multiple livelihood strategies. For instance, some doctors lived in houses with no electricity while others lived in mansions that could accommodate 20 people; some had no personal or professional means of transportation and one person had five personal cars, yet they all relied on multiple sources of income. In other words, participation in multiple livelihood strategies is not just for survival; but it is also a means for wealth accumulation and status maintenance for some.

[Insert Table 5 here]

In sum, these studies (1) show that urban residents in many African countries rely on multiple sources of income to make a living, (2) show the magnitude of such activities and the reasons for their intensification, (3) show that significant similarities exist in different African cities in terms of the nature of such activities, (4) provide crude socio-economic profiles of people involved in this strategy and the importance of employees’ place of residence in decisions concerning such activities and (5) draw attention to the consequences of the proliferation of multiple economic activities, especially among public sector employees. Other studies also document the emergence of multiple livelihood strategies in African countries and cities ((Kazimbaya-Senkwe, 2004; Musyoki and Orodho, 1993; Lourenço-Lindell, 2004; Potts, 1997; Rogerson, 1997; Slater, 2001). Nevertheless, there is clearly the need for more field studies to provide a better understanding of the magnitude and nature of the economic activities, the characteristics of participants in such activities, as well as their impact in other African cities. In the meantime, the development and planning implications of this emergent way of life in African cities needs to be explored.
DEVELOPMENT AND PLANNING IMPLICATIONS OF MULTIPLE LIVELIHOOD STRATEGIES

The usefulness of the informal sector and the survival strategies approaches for understanding African urban economies has been undermined by the economic crises and neo-liberal reform policies that have transformed livelihood strategies of many urban residents. Specifically, since the unit of analysis in many informal sector studies is the economic activity, the approach is less useful when dealing with people involved in multiple economic activities in both the formal and informal sectors of the economy. Similarly, although the survival strategies approach is useful for analyzing strategic responses to economic and political change, the focus on the poor limits its usefulness for the understanding of the multiple income strategies of wealthier urban households. The MML framework is an inclusive way of thinking about the livelihood strategies of both the rich and the poor involved in multiple economic activities. Although limited, evidence reviewed here provides glimpses of the magnitude multiple livelihood strategies, the nature of activities undertaken, connections between socio-economic background and involvement in multiple economic activities, as well as the impacts of such a strategy. The proliferation of multiple livelihood strategies however, has significant implications for development in general and in particular, the way we think about urban planning, including assumptions about the nature of urban economies, urban form and landscape, as well as the performance of public sector organizations. Multiple livelihood strategies also have implications for how the urban space is perceived, utilized and contested over (Hanson and Vaa, 2004).

Theoretical Implications

Multiple livelihood strategies in African cities challenge some of the central assumptions about the nature of the urban economies that inform planning theory. First, despite the rejection of formal-informal or rural-urban economy dualisms, urban planning practice in Africa continues to be thought of in
terms of these terms with little attention to the interfaces, overlaps, and the complexities that characterizes the day-to-day living experiences of most people. Participation of formal sector employees in the informal sector, and the fluid boundary between urban and rural residences in African cities, means that planners need to translate the conceptual limitations of such dualisms into planning practice. To achieve this, planning theorists should not merely acknowledge the limitations of dualisms; rather they should also engage the complexities of the daily lives of people in Africa. Second, the development and planning literature has continued to focus on the functional linkages between the formal and informal sector, especially whether the informal sector is exploited by the formal sector or whether the former is an alternative route to capitalist development (Arimah, 2001, Muzuidziwa, 2000). Such debates unnecessarily pit one social class against another and gloss over the fact that often the same individuals or/and households operate in both sectors. Third, the informal sector literature is permeated by assumptions about the social class of people that participate in informality – the poor, women and other unemployed people in urban areas (ILO, 1995). However, the socio-economic characteristics of those involved in multiple economic activities reveal that the practice is not limited to the urban poor; in many cases, it includes professionals, administrators, and other highly ranked salaried employees. Moreover as Rogerson (1997) points out, the informal sector is not just a refuge for new arrivals to African cities because participants often include long-term urban residents such as civil servants. Such people do bring different levels of resources, skills and connections to the informal sector, making the sector very heterogeneous. In sum, informal sector participants often include formal sector employees who feel vulnerable to their socio-economic circumstances and therefore use the informal sector either to alleviate or shore them against their insecurity.

Fourth, the question of what constitutes an urban economy in contemporary Africa needs to be revisited in view of the changing livelihood strategies. For instance, until recently, discussions of urban economies scarcely included agriculture whereas the evidence presented here and elsewhere indicates that urban farming is an important economic activity for different groups (Rogerson, 1997; Lee-Smith, 2003). Some urban residents continue to maintain linkages with the rural areas to ensure access to agricultural
land and food, while others seek access to agricultural land within and around the city. For many urban residents, especially those who live in smaller cities, the relatively easy access to agricultural land, the minimal capital requirement, the flexible labor demands, and the high cost of food makes urban agriculture an attractive livelihood strategy for them. Finally, the relationship between formal employment and the other economic activities must be empirically explored and not assumed \textit{a priori}. It is often assumed that people draw on their training, skills and resources from formal employment in pursuing private income generating activities (Whyte, 1991) — that is, teachers would provide private tutorials for a fee, health workers would arrange to see patients at home or at a private clinic for treatment, etc. While such practices may be the case in large urban centers where there is a market for such services (Roenen, et al., 1997), in most cases, activities that comprise multiple livelihood strategies (especially in small urban centers) are not necessarily related to the formal sector employment; rather people simply commercialize their traditional domestic and gender roles. For example, Ghanaian women who are involved in multiple livelihood strategies are more likely to be engaged in food distribution, processing and sale – a traditional preserve for women – while men are more likely to be involved in farming (Owusu, 2001). Participation in both of these activities is relatively easy because they require little (or no) capital or training and yet they account for a substantial portion of the household budget or food needs.

\textbf{Implications for African cities}

The proliferation of multiple livelihood strategies also calls for the need to change our thinking about the form and landscape of African cities, overhaul many aspects of urban policy, and redirect urban planning research. First, policy-makers need to understand the nature of this strategy and the geography of the opportunities for participation in this strategy to enable them design appropriate policies. This is important because opportunities for multiple livelihood strategies are not equally distributed in any given country, region or city. In fact, both the geography and the nature of the local economy have effects on participation rates and the type of “other” activities undertaken. For instance, as already indicated, smaller
urban centers with less diversified economies often provide better opportunities for involvement in multiple livelihood strategies. This information would be useful for policy-makers especially since income from the other economic activities forms a substantial part of the total household income consequently one would expect that employee’s decision about where to work would be significantly influenced by opportunities for such activities in the local economy. Policy-makers could use such information to provide employment incentives targeted at areas that are least likely to attract workers. In other words, understanding of the geography of opportunities for multiple livelihood strategies would discourage one-size-fits-all solutions and help in designing targeted policies that take advantage of the spatial variation in the opportunities and nature of such activities.

Second, in view of changing livelihoods in African cities, planning models, especially those that relate to urban form and urban landscape, need to be revised to reflect the reality of African cities. Most models of city structures define African cities with reference to their historical legacies; for instance, African cities are discussed in textbooks as indigenous cities, Islamic cities, colonial/administrative cities, European cities, dual cities, and hybrid cities (O’Connor, 1983). In addition, the internal structure models assume that the cities have distinct sections for business/commercial, industrial and residential activities (Aryeetey-Attoh, 2003). Such clearly-delineated models of African cities need to be revised in two important ways. First, models of the African city need to include urban cultivation as a legitimate urban activity because it is “a ubiquitous, complex and dynamic feature of the urban and socio-economic landscape in Africa” (Lachance, 1993 cited in Rogerson, 1997:355). Because African urban planners have remained oblivious to the critical role of urban agriculture, institutional responses to it have differed significantly across the continent, ranging from prohibition to encouragement. Urban agriculture certainly poses a difficult challenge for planners and policy-makers alike, however the practice cannot simply be wished away – certainly not in cities such as Kampala, where about a third of the residents are engaged in it (Lee-Smith, 2003). Dealing with the challenges posed by urban agriculture would require planners who are able to think outside the box and are able to place urban agriculture within its broader context of the urban economy, urban management, and urban development. This would require documenting the benefits and
disadvantages of urban agriculture and finding ways of creatively integrating the practice into the urban fabric. Health issues, including disease transmission from livestock, the use of contaminated wastewater for growing crops, and toxins from exhaust fumes on vegetables grown close to roads are legitimate concerns of urban agriculture that cry out for regulation. But the health benefits of the practice must also be considered – for instance, children in urban farming households are known to be better nourished than those from non-farming households (Maxwell, 2004). Similarly, unplanned urban agriculture can cause soil erosion and other adverse environmental conditions, but well-planned farming can help provide the open space and greenery that most African cities need (Lee-Smith, 2003). Planners need to carry out health impact assessments of urban agriculture and use the results as the basis for establishing better policies for regulating the practice. They also need to explore the possibility of zoning land as open space in or around Africa cities to be used for urban agriculture.

The second challenge to the traditional models of African urban structure is that an increasing number of urban residents from different socio-economic classes that have economic enterprises located in their homes – a space that conventional planning reserves for residential use only. Sinai (2001) argues that virtually every house in Kumasi, Ghana is used for income-generation, including households in the city core and the periphery, regardless of income, tenure arrangement and accessibility to market and public transport. The notion of the house or dwelling as a mono-functional (residential) unit is increasingly becoming out of sync with the reality in many African cities. As Onyebueke (2001) observes, despite the proliferation of home-based enterprises and the location of other urban informal enterprises in residential units, there are no well-defined guidelines and strategies for dealing with this peculiar “physico-economic phenomenon”. The multiple function of the house in African cities and the proliferation of home-based enterprises do not appear to be a stop-gap measure (Kazimbaya-Senkwe, 2004), therefore planners need to come up with relevant changes in zoning regulations and housing design standards. The uniqueness of African cities as places for secondary, tertiary, quaternary, and primary economic activities should serve as the basis of zoning (Marshall, 1997; Binns and Lynch, 1998). Similarly, the single family dwelling units have been shown to be inappropriate in meeting the needs of many urbanites because of the larger extended families
common in Africa. In sum, rather than holding on to the zoning and building regulations bequeathed to them through colonization (Njoh, 1999), planners need to indigenize African urban planning by coming up with regulations that respond to the needs of the residents.

Third, multiple livelihood strategies have also led to the emergence of non-traditional household living arrangements that challenge the conventional definition of households and the distinction between urban and rural residence. Historically, households have used migration as a strategy for ensuring their survival, especially in Southern Africa (Beall, Kanji, and Tacoli, 1999), but involvement in multiple livelihood strategies requires different and more creative living arrangements. As already indicated, opportunities for participation in multiple economic activities depend in part on the nature of the local economy – some cities provide better opportunities than others. To overcome the limitations of a particular local economy or to expand their options, some households adopt flexible arrangements that allow members to participate in multiple urban and/or rural economies. Some Ghanaian households involved in multiple livelihood strategies employ “divided household” or “dual (multiple) residency” household arrangements to enable them take advantage of different local economies (Owusu, 2001). “Divided households” usually have two or more homes that are often, but not always, located in different urban centers. Nevertheless, household members maintain close ties, move between the homes, and in some cases have a common budget. In a “dual or multiple residency” arrangement, the household may have an urban home and a rural home close to the urban area. Members spend most of their time in the urban home, but temporarily move to the rural residence when the need arises e.g., during harvest (Adetunji and Otiso, 2006). Multiple household arrangements enable members to take advantage of opportunities in both urban and rural economies. For instance, salaried urban workers maintain close contact with their families in the village in order to have access to agricultural land. The Masvingo cross-border women traders of Zimbabwe are also known to rely on dual residency arrangement to operate in both rural and urban areas (Muzvidziwa, 2001) as do the Yoruba of Nigeria (Adetunji and Otiso, 2006). In short, African urban planners must accept the fact that the equivalent of the Western concept of the household does not exist in most African cities and the continued reliance on a household definition that does not reflect the way of life of their constituents or people can
result in erroneous conclusions about household processes and impede the design of more appropriate urban
development programs (Hanson, 2004).

Implications for national development

The spread of multiple livelihood strategies across Africa, whether by choice or default, is beneficial to those involved – individuals and households involved in the practice as well as politicians and policy-makers whose acquiescence has led to the proliferation of the practice, especially among public sector employees. The economic logic behind the involvement in multiple livelihood strategies is clear and simple—income from multiple sources ensures the survival of some and the accumulation of wealth for others. Thus, the strategy makes it possible for such people to enjoy standards of living beyond what would be possible with their monthly income. However, the strategy also plays a political role. Specifically, the extra income generated from the multiple economic activities makes it possible for African governments to pay below subsistence wages to public employees without commanding their wrath (Owusu, 2000; Maxwell, 1998). The failure of politicians and other policy-makers to effective nib the practice among public sector employees in the bud, and to conveniently turn a blind eye to it, when all indications suggests that it negatively affects the performance of public organizations, provides the context for understanding the political economy of the strategy in Africa.

The economic and political benefits of multiple livelihood strategies should however be weighed against the cost of the practice to society as a whole. Specifically, participation of public sector employees in multiple livelihood strategies, left unchecked, has detrimental effects on the performance of public organizations. As already indicated, multiple livelihood strategies among public sector employees often leads to inefficiency and low productivity in public organizations (Chew, 1990; Owusu, 2005). The connection between this strategy and the performance of public organizations should be of concern to all if the current focus of international development agencies in Africa on institutional capacity building is to succeed (World Bank, 2002a, 2002b). Although several reasons account for the persistence of weak institutional capacity in Africa (Waterbury, 1992; Stein, 1994), one cannot discount the role of the poorly
motivated employees who derive an insignificant proportion of their total income from public sector employment.

To be clear, reliance on more than one source of income is not necessarily bad for national development; what is at stake here concerns the very nature of the “other” activities in the African context and the involvement of public sector employees in the practice. In deed, involvement in multiple economic activities is not limited to African urban workers; rural farmers in Africa and salaried employees in many developed countries also rely on multiple sources of income. However, the nature of the “other” activities that African urban middle class and professionals engage in and the conditions under which the activities are performed, especially by public sector employees, differs qualitatively from the income diversification strategies in the informal sector, rural non-farm sources of income, or moonlighting. For instance, one could hardly fault informal sector operators for engaging in multiple economic activities in order to diversify their meager sources of income and minimize their economic risk. Also, there is nothing wrong with rural farmers who diversify their income sources with non-farm activities that complement or supplement their low farm incomes (Little, 1992). Similarly, although the few studies that have looked at multiple livelihood strategies among private sector employees have produced inconclusive results, one can expect private sector employees’ involvement in the strategy to be relatively low and to have minimum effect on their productivity because of effective supervision at work (Owusu, 2001; 2005).

Moreover, there are significant differences between moonlighting as practiced in many developed countries and multiple livelihood strategies among public sector employees in Africa. Moonlighting often involves an employee taking another job often in the same industry (Sussman, 1998) – for instance Canadian moonlighters whose main jobs are in education, health, social services or trade are known to take second jobs in the same industry (Cohen, 1994). With multiple livelihood strategies, the “other” jobs are often not related to the major employment; rather they tend to be non-salaried jobs in the informal sector or agriculture-related activities—activities which hardly complement the main employment in terms of time requirements and transfer of experiences and skills. The differences between MML and moonlighting are important for two reasons.
First, with moonlighting, most people do their “other jobs” when they are not expected to be at their regular work, however most people in multiple livelihood strategies in Africa work on their private activities at the same time that they are supposed to be at work for the main job (Chew, 1990). Thus, while moonlighting essentially involves employees selling off their leisure times for additional income, multiple livelihood strategies results in competition between public sector employment and employee’s private income-generating activities for resources, especially the time and attention of participants. Put differently, participation in multiple livelihood strategies in Africa robs the public sector of a very important human resource—time. Some employees even use official resources such as vehicles and equipment for their private activities; while others demand money before performing official duties. In all of these, regular attendance to work and commitment to the public sector tends to suffer. The erosion of the public sector’s ability to provide social services and the push to privatize the provision of such services across Africa should therefore be seen in this context.

Second, the impact of multiple livelihood strategies on performance in the public sector is complex and long-lasting. Participation in multiple economic activities, especially activities that are qualitatively different from the employee’s main job, often leads to the development of multiple social identities (Bangura, 1994). The social identities of organization’s employees combine to create the organization’s culture, which in turn defines what practices are acceptable or not. The organizational culture shapes employee orientation toward work, and determines the extent to which employees direct their attention towards achieving the goals of the institution (Grindle, 1997). It also influences employee attitude and commitment to work. In other words, each organization has a culture(s), which can be influenced the employees’ social identities and affects the organization’s performance – some organizations develop cultures that support high performance, while other cultures perpetuate inefficiency (Owusu, 2005). When multiple livelihood strategies-induced culture becomes entrenched in an organization, productivity begins to suffer: supervisors are often unable to discipline employees who spend time on their own activities in part because although wages are still part of the income sources available to the employees, they are not the only or main source; they are also incapable of criticizing
employee behaviors that hamper work since the officials themselves may be involved in such strategies; some employees even openly challenge the institutional regulations and codes of behavior. In such organizations, multiple livelihood strategies have become “the way of doing things” and are therefore characterized by lack of commitment, inefficiency, and low productivity as employees split their time, skills and resources between their private income generating activities and public sector employment. If we accept this explanation of public sector inefficiency, then the relationship between the livelihood strategies of public sector employees, their social identities, the culture of public organizations and the performance of the public sector become critical in designing effective public sector reform strategies for Africa.

In sum, although participation in multiple economic activities by public sector employees in the African contexts benefits those directly involved in the practice, the overall impact on society is often negative. The crucial question about public sector employees’ involvement in such strategies therefore is: whether it is beneficial for the society as a whole to have a well-paid teacher, nurse, doctor, civil servant, etc., who devotes complete attention to the profession, or a poorly paid one that society does not expect much from? This is a policy question and must be confronted by African leaders and others interested in institutional capacity building in those countries. However it is important to caution that increase in public sector salaries would not necessarily discourage multiple livelihood strategies nor increase the effectiveness of public organizations because of the entrenched nature of organizational cultures that encourages poor performance in the public sector.

CONCLUSION

The paper has challenged some of the assumptions that underline the informal sector and the survival strategy approaches. Specifically, we argue that the participation of the poor and not-so-poor sections of the population in multiple economic activities located in both the formal and the informal sectors, often for survival and/or accumulation purposes calls for an urgent need to rethink the boundaries of what is considered informal, who engages in it and for what purpose. The MML approach is proposed as an
alternative framework for capturing the livelihood strategies of all social groups, irrespective of whether the activity is part of the formal or informal sector, or whether its purpose is for survival or accumulation. Evidence from some African countries is presented to show the magnitude and nature of the multiple livelihood strategy. For instance, we show that participation in multiple economic activities has increased in many cities and that the practice involves all social groups, suggesting that vulnerability rather than poverty may be the reason for the proliferation of multiple livelihood strategies. However, the strategies of the poor are often different from those of the middle and the professional classes. Public sector employees are more likely to be involved in multiple livelihood strategies and their involvement often has negative effect on their performance in the public sector. The evidence also shows amazing similarity in the nature of the “other” activities in different African cities. Generally, such activities include the typical informal sector activities like trading, food preparation as well as agriculture-related activities. Moreover, opportunities for MML participation were shown to differ significantly between urban areas. In addition, multiple livelihood strategies often involve the entire household and often the success of such activities requires the household to adopt creative living arrangements. Although participation in multiple livelihood strategies is influenced by the socio-economic characteristics of individuals and their households, participants in most cases include people of very different income levels.

The development and planning implications of these findings were as explored. We argue that planning theories should reflect the changing livelihood in African cities. For many urban residents in Africa, whether they are poor or not, there is no distinction between the formal and the informal sectors and many do move seamlessly between them. To capture such dynamics, planners must find ways to translate the generally-accepted conceptual limitations of the formal/informal approach into planning practice in a way that captures complexities of life in African cities. In terms of the implications for African cities, we argue that the different geographies of opportunities for the “other” activities within and between urban areas, the proliferation of home-based enterprises in the middle and professional class neighborhoods, the emergence of non-traditional household arrangements and the importance of urban-agriculture all posses
challenges to urban planning in African cities. Planners who refuse to think creatively about such challenges risks becoming irrelevant – as argued by Kazimbaya-Senkwe (2004:119):

“if urban planners want to be relevant to the urban development agenda, then they should rethink their fixation with master planning ideas which hitherto has limited their role in the development of the informal sector. They must adopt approaches in which solution do not come from master planning textbooks but rather are developed with the people concerned, using planning tools that respect the economic reality of the city and the voices of other stakeholders.”

The study also draws attention to the implications of multiple livelihood strategies for national development, especially as it relates to the performance of the public sector. We argue that policy makers should be careful in celebrating the “creative responses” of people who diversify their sources of income as a risk-minimization strategy without over-romanticizing the benefits that accrue individuals and households who participate in such activities at the expense of the broader society. This is particularly important because the increased participation of public sector employees in multiple economic activities located in the informal sector may have a lot to do with the persistent ineffectiveness of the public sector that has led to the widespread push for privatization of the public sector.

We end by noting that because our evidence came from secondary sources conducted in few countries, caution should be exercised when drawing inferences from our conclusions. There is also the need for more empirical research that is informed by a clear sense of what constitutes the “other” activities in order to expand our understanding of the nature and magnitude of the practice. In addition to focusing on the strategies of individuals and households as units of analysis, future studies would also need to focus on the strategies public organizations use to create additional sources of income – e.g. hospitals or high schools that are involved in poultry keeping for additional income and the effect of these on their performance. Finally, there is the need for more detailed empirical studies to explore the relationship between multiple livelihood strategies and the performance of public organizations in Africa.
Table 1: Structure of incomes by employment of household head

<table>
<thead>
<tr>
<th>Type of income</th>
<th>Private Sector</th>
<th>Public Sector</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Ugandan shillings per month</td>
<td>%</td>
</tr>
<tr>
<td>Wages</td>
<td>39,632</td>
<td>28</td>
</tr>
<tr>
<td>Allowances</td>
<td>52,708</td>
<td>37</td>
</tr>
<tr>
<td>Farming</td>
<td>9,596</td>
<td>7</td>
</tr>
<tr>
<td>Business</td>
<td>40,092</td>
<td>28</td>
</tr>
<tr>
<td>Remittance</td>
<td>1,017</td>
<td>0.7</td>
</tr>
<tr>
<td>Total income</td>
<td>143,045</td>
<td>100</td>
</tr>
</tbody>
</table>

Source: Adapted from Bigsten and Kayizzi-Mugerwa (1992), Table 2, pp 1429.

Table 2: MML Participation Rates: Comparison of data from 2 medium-size towns and Ghana Living Standard Survey (GLSS) *

<table>
<thead>
<tr>
<th>Category</th>
<th>Case study</th>
<th>GLSS</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>No.</td>
<td>%</td>
</tr>
<tr>
<td>Total sample</td>
<td>237</td>
<td>4997</td>
</tr>
<tr>
<td>Salaried employees in total sample</td>
<td>96</td>
<td>40.5</td>
</tr>
<tr>
<td>Salaried employees who participate in MML</td>
<td>61</td>
<td>63.5</td>
</tr>
<tr>
<td>Employer</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Government</td>
<td>67.1</td>
<td>21.8</td>
</tr>
<tr>
<td>Private</td>
<td>54.5</td>
<td>7.7</td>
</tr>
<tr>
<td>Other</td>
<td>50.0</td>
<td>22.2</td>
</tr>
<tr>
<td>Type of Public Institution</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Ghana Education Service</td>
<td>88.0</td>
<td></td>
</tr>
<tr>
<td>Ministry of Health</td>
<td>40.0</td>
<td></td>
</tr>
<tr>
<td>Civil Service</td>
<td>70.6</td>
<td></td>
</tr>
<tr>
<td>Other</td>
<td>53.8</td>
<td></td>
</tr>
</tbody>
</table>

Notes:
** Percentages are based on total respondents.
*** Percentages are based on salaried employees in each case.
**** There were no data on income and type of public institution in the GLSS data.

Source: Owusu (2005), Table 1, pp 161.
<table>
<thead>
<tr>
<th>Category</th>
<th>No of households</th>
<th>Mean number of activities per household</th>
<th>Standard deviation</th>
</tr>
</thead>
<tbody>
<tr>
<td>Sex of household head</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Female</td>
<td>196</td>
<td>1.49*</td>
<td>0.96</td>
</tr>
<tr>
<td>Male</td>
<td>363</td>
<td>2.08*</td>
<td>1.23</td>
</tr>
<tr>
<td>Migration status of household head</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Indigenous</td>
<td>178</td>
<td>1.49*</td>
<td>0.98</td>
</tr>
<tr>
<td>Not indigenous / born in Accra</td>
<td>121</td>
<td>1.87*</td>
<td>1.05</td>
</tr>
<tr>
<td>Migrant</td>
<td>258</td>
<td>2.13*</td>
<td>1.14</td>
</tr>
<tr>
<td>Household lives in family/compound house</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Yes</td>
<td>234</td>
<td>1.58</td>
<td>1.08</td>
</tr>
<tr>
<td>No</td>
<td>324</td>
<td>2.08</td>
<td>2.08</td>
</tr>
<tr>
<td>Total</td>
<td>559</td>
<td>1.87</td>
<td>1.87</td>
</tr>
</tbody>
</table>

* Statistically significant difference, P<0.05 (t-test for two-group, one-way ANOVA for three-group comparison).

Source: Adapted from Maxwell, et.al. (2000), Table 14 pp 34.
Table 4: Average monthly household income and income sources by employment categories*

<table>
<thead>
<tr>
<th>Item</th>
<th>Number</th>
<th>Protected wage</th>
<th>Unprotected wage</th>
<th>Self-employed marginal</th>
<th>Self-employed productive</th>
<th>Rent/sales/pension/contribution</th>
<th>Gifts/remittances/transfers</th>
</tr>
</thead>
<tbody>
<tr>
<td>Expenditure quintile/group</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>1</td>
<td>114</td>
<td>5.7</td>
<td>33.9</td>
<td>20.9</td>
<td>8.1</td>
<td>3.1</td>
<td>28.4</td>
</tr>
<tr>
<td>2</td>
<td>111</td>
<td>11.2</td>
<td>39.7</td>
<td>15.9</td>
<td>11.7</td>
<td>4.7</td>
<td>16.8</td>
</tr>
<tr>
<td>3</td>
<td>112</td>
<td>11.3</td>
<td>22.7</td>
<td>15.9</td>
<td>21.7</td>
<td>10.0</td>
<td>18.6</td>
</tr>
<tr>
<td>4</td>
<td>111</td>
<td>5.7</td>
<td>30.2</td>
<td>11.4</td>
<td>32.8</td>
<td>-4.2</td>
<td>24.2</td>
</tr>
<tr>
<td>5</td>
<td>111</td>
<td>14.7</td>
<td>23.0</td>
<td>15.8</td>
<td>27.8</td>
<td>5.7</td>
<td>12.9</td>
</tr>
<tr>
<td>Occupational categories**</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Agricultural/fishing</td>
<td>13</td>
<td>0.0</td>
<td>22.4</td>
<td>9.5</td>
<td>45.7</td>
<td>16.4</td>
<td>6.0</td>
</tr>
<tr>
<td>Petty trader</td>
<td>95</td>
<td>0.5</td>
<td>5.8</td>
<td>66.3</td>
<td>13.3</td>
<td>5.6</td>
<td>19.3</td>
</tr>
<tr>
<td>Street food vendor</td>
<td>47</td>
<td>0.0</td>
<td>30.6</td>
<td>2.5</td>
<td>34.8</td>
<td>3.7</td>
<td>28.5</td>
</tr>
<tr>
<td>Business</td>
<td>59</td>
<td>0.0</td>
<td>20.9</td>
<td>-2.7</td>
<td>57.6</td>
<td>8.5</td>
<td>15.7</td>
</tr>
<tr>
<td>Skilled labor</td>
<td>149</td>
<td>11.7</td>
<td>36.8</td>
<td>11.4</td>
<td>22.7</td>
<td>4.0</td>
<td>13.3</td>
</tr>
<tr>
<td>Unskilled labor</td>
<td>69</td>
<td>15.9</td>
<td>58.0</td>
<td>3.1</td>
<td>-1.5</td>
<td>7.0</td>
<td>17.5</td>
</tr>
<tr>
<td>Professional</td>
<td>79</td>
<td>31.9</td>
<td>42.7</td>
<td>4.6</td>
<td>12.1</td>
<td>5.8</td>
<td>2.9</td>
</tr>
<tr>
<td>Occupation unclassified</td>
<td>7</td>
<td>0.0</td>
<td>47.0</td>
<td>2.2</td>
<td>27.6</td>
<td>12.4</td>
<td>10.9</td>
</tr>
<tr>
<td>Unemployed</td>
<td>37</td>
<td>0.0</td>
<td>0.0</td>
<td>0.0</td>
<td>0.0</td>
<td>8.5</td>
<td>91.5</td>
</tr>
<tr>
<td>Total sample</td>
<td>559</td>
<td>9.7</td>
<td>29.9</td>
<td>16.0</td>
<td>20.3</td>
<td>3.9</td>
<td>20.2</td>
</tr>
</tbody>
</table>

Notes:
* The protected wage labor refers to cash wage work, with wages paid regularly and protected by legislation; employees are not subject to summary dismissal – that is, they are protected by a civil service appointment or by trade union representation. Unprotected wage labor refers to cash wage work, with wages paid regularly, but with no job security, no legal protection, and no union representation; may include piece-rate labor.

** Primary job of head of household

Source: Adapted from Maxwell, et.al. (2000), Table 15, pp 38-39.
Table 5: Sources of extra income of Medical Doctors in sub-Saharan Africa

<table>
<thead>
<tr>
<th>Source of extra income</th>
<th>Type of activity</th>
<th>No. of times mentioned</th>
</tr>
</thead>
<tbody>
<tr>
<td>Non-Medical</td>
<td>Agro-pastoral</td>
<td>7</td>
</tr>
<tr>
<td></td>
<td>Commercial</td>
<td>6</td>
</tr>
<tr>
<td>Medical</td>
<td>Secondary jobs in public sector</td>
<td>9</td>
</tr>
<tr>
<td></td>
<td>Punctual premiums and per diems</td>
<td>26</td>
</tr>
<tr>
<td></td>
<td>Private practice</td>
<td>9</td>
</tr>
<tr>
<td></td>
<td>Use of public resources</td>
<td>14</td>
</tr>
<tr>
<td></td>
<td>Presents from patients</td>
<td>5</td>
</tr>
<tr>
<td>Social support</td>
<td>Church</td>
<td>1</td>
</tr>
<tr>
<td></td>
<td>Family</td>
<td>5</td>
</tr>
<tr>
<td>Total respondents</td>
<td></td>
<td>21</td>
</tr>
</tbody>
</table>

Note: The activities were broken down into more specific categories and respondents could mention as many categories as possible, therefore the number of responses could exceed the number of respondents.

Source: Adapted from Roenen, et. al. (1997), Table 1, pp 130.
FOOTNOTES

1 Multiple livelihood strategies refer to the practice of relying on more than one source of income.

2 There is a debate over the appropriateness of the informal sector concept (see Nurul Amin, 1996; Cortés, 1997; Portes and Schauffler, 1993; and Yeboah, 1998). The concept is used here to refer simply to economic activities undertaken outside the formal sector.

3 Meagher (1995) classifies the institutionalist approach as a variant of the reformist approach; but others, including Portes and Schauffler (1993) and Rakowski (1994) prefer separate the two.

4 The major limitation of the institutional view is the oversimplification of the challenges faced by the informal sector operators. For instance, although institutionalists are right that over-regulation could push people into the informal sector, there is no evidence that the removal of legal and administrative impediments would remove the constraints facing the sector and make it competitive (Assaad, 1993).

5 Crow’s (1989) discussion of the use of the concept of “strategy” in sociological literature is very relevant here.

6 Some researchers prefer “coping strategies” to “survival strategies,” although both have similar meanings (Pahl, 1984).

7 One criticism of survival strategy concept is that it downplays the structural constraints on individuals and households and privileges the actions and decisions of the poor as strategic rationality (White, 2004). The concept also assumes a priori that all actions, behaviors and decisions are strategic. But in reality, whether a behavior is both conscious and rational is an empirical question and can only be determined through detailed field study (Redclift, 1986). Feminist scholars have also criticized the survival strategy approach for its use of the household as the unit of analysis (Wolf, 1992).

8 The impacts of neo-liberal economic policies in Africa have been extensively discussed in the literature (cf. Konadu-Agyeman, 2001; Carmody, 2001).

9 The disruption of established sources of income has not been limited to individuals and households; many public social sector organizations, including hospitals and health centers, schools, and other providers of social services have been similarly affected (Owusu, 2005).

10 The common practice is for formal sector employees to maintain their jobs, but continue to participate in other economic activities to raise extra income. This arrangement makes economic sense to the employees because despite the low salaries, they are guaranteed regular income, and in many cases, subsidized accommodation, health care,
retirement, etc. In addition, the formal sector job comes with social status and provides them access to important contacts in the community.

11 Lourenço-Lindell (2004) also makes a useful distinction between “informalization for accumulation” and “informalization for survival” in a study of Guinea Bissau.

12 The real value of the basic salary of a newly recruited messenger in September 1988 was only one quarter, and that of the head of the civil service was only three percent, of the January 1975 value (Chew, 1990).

13 The differences in multiple livelihood strategies participation rates between the case study and GLSS data are due, in part, to the different objectives of the two surveys. The GLSS was not designed specifically to study multiple livelihood strategies, therefore it is possible that the questionnaires and the interviewers may not have aggressively pursued important leads about multiple employments and may have inadvertently underestimated the prevalence of the practice. The different estimates might also be due to respondents' unwillingness to talk to “strangers” about supplementary economic activities, for fear of taxes or because the activity is either illegal or is done “illegally” – this was more of a problem with the GLSS than with the case study. Time may also be a factor explaining the different participation rates. The GLSS was undertaken in 1991-1992 while the fieldwork for the case study took place between 1995 and 1996. Thus, although the case study is not representative of the country, its estimate of the prevalence of multiple livelihood strategies is probably closer to reality because it avoided many of the weaknesses of the GLSS study.

14 See the section on “Implications for African Cities” for a discussion of such household arrangements.

15 This counterintuitive observation can be explained by the fact that most participants are involved trading and farming but opportunities for these activities are limited in large commercial urban centers.

16 See Hanson (2004) for a discussion of the problems involved in conceptualizing the household in an African culture.

17 African states’ acquiescence of multiple livelihood strategies, just like the changed attitude towards the expansion of the informal sector since the 1980s, can also be explained with reference to the widespread embrace of neo-liberalism and free market principles across the continent (see Lourenço-Lindell, 2004).

18 A highly motivated teacher or nurse could also be a farmer or a trader and be effective in both activities. However, due to lack of motivation and poor supervision, many such people tend to spend more time and energy on their private income-generating activities to the detriment of the formal employment.
“Multiple social identities” refer to changes in the values of individuals located in multiple work situations.

REFERENCES


Hanson, Kobena T. 2004. Rethinking the Akan Household: Acknowledging the importance of culturally and linguistically meaningful images. *Africa Today* 51(1): 27-45


