

## Asymmetric Economies and 'Informal' Work

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IMAD: 'I work as a fishmonger, which is sometimes exhausting. I have to wake up early enough in the morning to make sure I can buy and sell fish. The problem is that I cannot work every day because of the weather. When it's too rainy or windy the fishermen do not go fishing. But thank God the business is still profitable. I get up at 3 am every morning and go to the port. There, all the work depends on the boats and fishing vessels, and, of course, also on the porters who carry the boxes of fish from the fishing vessels. From the port I go inside the fish market and inspect the fish and the other goods. I call my customers, such as smaller fishmongers, restaurant owners and the like, and ask them what goods they require that day and what quantity they need. I give them detailed information about types of fish available and their prices. Then we negotiate and discuss the price. Of course, I for sure make a profit. There is no doubt about it. Whether the fish is sold per kilo or per box, I take my share. Then, I add four percent, the cost of the ice and other expenses. I don't currently pay taxes, but you can if you want to. But every day the prices are different, they change on an hourly basis'.

Imad from Nabeul, single, 43 years old

SABA: 'I work as an accountant in an export company for olive oil. It takes a journey to get to work, but I've gotten used to it and it's still better than being unemployed. Unemployment makes me nervous, it's complicated and leads to loneliness. My job is to keep track of the invoices for olive oil handled inside or purchased outside the company on a daily basis. I have to track everything that has been bought and is related to the company. If the boss is not there, I have to tell him about everything we buy. The work is easy, but sometimes tiring, and sometimes I have to work online after working hours, especially when I have to reconcile and check the accounts. Saturdays are public holidays, but when a customer comes to the company to collect goods, I have to be there to receive the cheque and assess it in the office, because we don't trust the other workers.

The work requires a lot of concentration and you are responsible for every mistake. Sometimes many customers come in at the same time and you have to know how to deal with them without losing customers, because it's about money and contracts on

behalf of the owner. The boss looks at you as ‘capital’ before he looks at you as a person. And when there’s a lot of money involved, he ‘doesn’t know’ you, he doesn’t respect working hours: I have to keep working until the sales contract is signed. But not every day is stressful, only the period during the olive season from December to March. The boss has his own olive groves, but he also buys other quantities, stores them and sells them after the season’.

Saba, 31 years old, accountant in a private company in Tunis, has a written contract

These two interviews are part of a larger study on employability (see below) conducted during the first winter of the Covid pandemic in 2020/21 which hit Tunisia comparatively hard. They exemplify different working situations embedded in globally integrated production and exchange systems. The first person, a self-employed fishmonger, represents the unskilled workforce with earlier working experience, in his case as an agricultural labourer. The second person, a female accountant, represents a university graduate who has a written employment contract. Both are trading agricultural commodities (fish or olive oil) and emphasise the seasonality of their work. While the fish trader does not pay taxes and works for the national Tunisian market, the contracted accountant works for a foreign (French) company that is expected to be formally registered. Whether, or how much the company actually pays taxes and counts as ‘formal’ remains an open question.

In this chapter we address the performance and the boundary making of what is termed ‘the economy’ in Tunisia, in order to better comprehend remunerated work, particularly the kind of work labelled as ‘informal’, as it allegedly constitutes one of the economy’s key components. Conceptually we consider the economy to be a composite entity that consists of varied production, exchange, consumption and reproduction processes. Work is often only attributed to the sphere of production, which, of course, neglects unpaid work (Bennholdt-Thomsen 1984; Wong 1984), other forms of bodily engagement (Sadawi 1969; Mernissi 1975), and ultimately the sphere of reproduction itself (Gibson-Graham 2008; Bhattacharya 2017; Djerbi 2024). Offering an alternative reading to simple dualistic distinctions, such as between state and economy or between formal and informal labour, is a challenge, which we capture with the term ‘asymmetric economies’. Asymmetric exchange processes are not based on an equilibrium, but rather produce winners and losers and enable the accumulation of capital, while simultaneously producing livelihood crises. We therefore analyse the meaning of ‘work’ under conditions of insecurity and uncertainty. The empirical investigation furthers the Capability-Aspiration Framework (Gertel/Grüneis, this volume) and captures individual entry conditions to remunerated labour (e.g. required skills), its everyday features and properties (e.g. vulnerabilities and dependencies), and its outcomes (e.g. satisfaction with work and its decency). By doing so, we aim to reposition the understanding of ‘informal’ work and to unveil its articulations with local and globally interconnected production and exchange processes in an age of technoliberalism – i.e. the interaction of neoliberalism, technology and knowledge production (Gertel 2023).

## Conceptualising 'Work': Insecurity and Uncertainty

In mainstream economic science 'the economy' is conceptualised as separate from society, opposed to the state, and demarcated from the supposedly non-economic. 'Non-economic' on the one hand refers to subsistence production, including the household, since at first glance, no money circulates and no measurable value creation takes place in either case (Wong 1984; Wallace 2002; Gonáles de la Rocha 2007). On the other hand, everything classified as informal (including irregular, illegal or prohibited activities) – that allegedly oppose a (western) concept of state – is also classified as non-economic; often because it evades (western) metrics, is difficult to measure, and thus often escapes central administration, taxation and governance. In contrast, and according to Mitchell (2007: 247), these (constructed) borders to the non-economic are better represented not as a thin line, but rather envisioned as a broad terrain, a border region that can encompass the entire area of what is called capitalism. This region is the arena of political struggles in which new moral claims, arguments about justice and forms of aspirations are negotiated (cf. Gertel/Grüneisl, this volume). In postcolonial countries, such as Tunisia, this 'border terrain', the sphere of capitalism – comprehended not as context, but as a project (Appel 2019: 2) – might cover the entire national territory, and even extend beyond it (cf. Amri, this volume), is always 'in the making'.

At the same time, the concept of the state remains ambivalent, especially in terms of its relationship with 'the economy' – as being either detached from it or intrinsically part of it. One perspective sees the state as standing outside the economy: the closest it can come as an external entity is as the source of regulatory measures that structure the economy. In this situation it should define and regulate economic actors' relationships, while also controlling and guaranteeing compliance with the law. From another perspective, the economy cannot exist without the state. State power is seen as part of the economy and its institutions as enmeshed with it; institutions guarantee property rights, and assume the right to enforce laws, violently if necessary (Blomley 2003). So where are the boundaries of the economy, particularly if we focus on work as a constitutive part of it? To further investigate this question, we will discuss the impact of unequal development from a recent historical perspective, tackling the different phases of development, including globalisation and financialisation in the context of technoliberalism.

Since the late 1970s, the global economy has become increasingly neoliberal, fuelled by economic recessions and neoconservative economic ideas (Harvey 2005), shaping a 'new international division of labour' (Fröbel et al. 1977). For the Global South in particular, it often marked the end of welfare state policies, changing the relations between state and market in the post Second World War development era (Escobar 1995). After the 'international debt crisis' in the mid-1980s, economic restructuring further accelerated globally, and also in Tunisia (Hibou 2009). Deregulation led to a reduction in state influence and at the same time to a strengthening of market forces. It included, among other things, the dissolution and privatisation of state-owned enterprises with mass redundancies, the weakening of trade unions, the reduction of state subsidies, and also opened new opportunities for foreign direct investment. Globalisation became omnipresent (Milanovic 2016). In the Global North, this implied the end of 'normal working conditions', the further flexibilisation of work, and precarisation that started

to affect the middle-class (Dörre 2019). In the Global South, including North Africa, the effects of structural adjustment measures have caused an increase in poverty, a further polarisation of society and an expansion of insecurity and uncertainty undermining livelihood conditions (Gertel/Hexel 2018). Labour and mobility have been interlocking in new ways, including rural-urban migration, labour migration abroad and within the larger Mediterranean area increasingly driven by displacement and flight (Zapata-Barrero/Awad 2024; Zuntz 2024). In the wake of financialisation dynamics, investments in labour often earn significantly less than investments in the capital market (Krippner 2012; MacKenzie 2021; Harrington 2024). This has led to increased inequalities, also in the labour market and has resulted in asymmetrical pay and growing insecurity (Mayer-Ahuja 2023; Pettit 2024). More recently, platform- and crowd-work started to grow without trade unions having a say in shaping labour conditions. With the Covid pandemic the relation between digitisation and labour has compounded this development by expanding work from home-office constellations, facilitating the blurring of working hours, further undermining labour-based solidarity. Adding to these forms of dispossession (Gertel et al. 2024a) and blended with accelerated data transmission and rapidly decreasing transparency are the expected negative consequences of artificial intelligence on labour markets.

In the vein of these developments – neoliberal expansion, flexibilization of work, and devaluation of labour through the dynamics of financialisation – there are two conceptual framings to comprehend the notion of work: top-down and bottom-up approaches, which have different starting points and scopes. To begin with, we address mechanisms of asymmetrical economic integration, applying Santos's classical approach on 'Shared Space' (1979). Then we focus, bottom-up, on the interplay of insecurity and uncertainty, inscribed in unequal local livelihoods, shaping remunerated work, by discussing Gibson-Graham's concept of 'Diverse Economies' (2008). In both cases the spaces of the 'border terrain' between the non-economic and economic are contested as Sarah Wright underlines when she claims 'the geographies of our economic lives are at once deeply saturated with capitalist relations and full of values and practices that go beyond and beneath capitalist exchange' (Wright 2010: 298).

*Top-down:* How is the integration of economic spheres conceptualised from a developmental take? From an early perspective of economic geography, referring to postcolonial countries (termed Third World at the time), processes of superimposition are crucial. Quijano (1974) and Santos (1979) argue that after World War Two new, external economic forces superimpose local, traditional economic activities. They consider this to be the root cause of societal polarisation. How do processes of superimposition roll out? On the one hand, the processes of capital-intensive, spatially concentrated industrialisation and agricultural modernisation are pushing traditional economic activities (e.g. subsistence production) further and further back, without them disappearing completely. On the other hand, they combine, while retaining their hegemony, with the older 'sectors' that have been degraded to the 'marginal pole' (Quijano 1974: 300–302) or the 'lower economic circuit' (Santos 1979). As a consequence, the relative importance of the older sectors in the overall system decreases and they gradually lose control over production, resources, and markets. Simultaneously, the close interlinking of the economies implies a permanent transfer of capital from the lower to the upper circuits of the peripheral

economies and from there to the metropolitan centres of the global economy. The permanent outflow of capital makes the overall structure increasingly heterogeneous and contradictory.

In ‘The Shared Space’, Santos (1979) observes this polarisation dynamic in urban economies of the Third World. He argues that, due to technical modernisation in industry and agriculture, employment rates are falling, with the result that the majority of the population is dependent on the lowest incomes and casual jobs, and only a minority of the population can earn higher incomes (ibid. 17). Thus, extreme income disparities characterise the urban population, which therefore participates in the urban economy with different purchasing power potential and unequal access to consumer goods. The resulting quantitative and qualitative differences in the consumption process reproduce the lower and upper economic circuits of the urban economy. This leads to a permanent withdrawal of capital from the locally limited economic activities of the lower circuit and results in social deformations, assuming ever-greater proportions in the course of the polarisation processes. The mechanisms of asymmetrical exchange processes and the integration of even the smallest local areas and units of reproduction (e.g. households) into the system of international division of labour thus manifest themselves in a polarisation of spatial and social structures and perpetuate poverty even in the most dynamic centres of growth.

More recently, Likic-Brboric/Schierup (2012) have addressed the integration of peripheral economies during asymmetric globalisation processes, while not only the deep-rooted exchange entanglements but also both, the limitation of labour rights (Hertel 2009; Blanton/Blanton 2016), and the re-commodification of labour (Papadopoulos 2005; Rosewarne 2012) are expanding (for Tunisia cf. Hibou 2009; Weißenfels 2024). The superimposition of modern circuits, empowered by commodification and neoliberal globalisation thus transforms the boundaries of the (local) economy. The latter approaches shift the focus away from structural effects of economic dynamics to address the state and its responsibility for guaranteeing equal labour rights as both incontrovertible and indispensable. This reference to the state will be further scrutinised in the following.

*Bottom-up:* For decades, the framing of informal economic activities has been used to comprehend the different role of the state in postcolonial societies, particularly, if contrasted, for example, to OECD countries. From a Eurocentric perspective, formality is represented as the norm and informality as the deviant (McFarlane/Waibel 2012), while, for example, in African economies – in the vein of the same logic – most economic activities are not registered with government bodies, nor are they seen as contributing to the formal economy, for example, as they do not pay taxes, such as Imad, the fishmonger from the opening quote. However, the analytical picture is more complicated. If we continue to (wrongly) assume that there are only two distinct economic spheres, formal and informal, we can see that their relationships are dynamic, interrelated, asymmetric and, at times, contradicting. Such conceptual binaries, however, primarily classify a Western view of postcolonial societies (Bryceson et al. 2009). To undo this image the diverse economies approach opens up new possibilities to capture the notion of work in more than one dimension (Gibson-Graham/Dombroski 2020).

In the mid-1990s Gibson-Graham wrote against the prevailing public opinion that liberalism in terms of capitalism (and democracy) remained the one and only reliable ex-

change system after the collapse of the Soviet Union. In 'The End of Capitalism (As We Knew It) – A Feminist Critique of Political Economy' ([1996] 2006a) they unexpectedly proclaimed the rather provocative 'End of Capitalism'. Gibson-Graham argue in favour of a new economy from a feminist perspective and promote its implementation through theory formation and scholarly activism. After years of engagement, they characterise their approach in 'Diverse Economies' (Gibson-Graham 2008); opposing economic liberalism, the economy should rather be thought of as socially more comprehensive than Western-style capitalism, opening up an imaginative space for economic alternatives. This shift also includes non-market transactions, such as unpaid household work and other forms of underestimated economic practices. Gibson-Graham state:

What is intriguing, however, is that 'marginal' economic practices and forms of enterprise are actually more prevalent, and account for more hours worked and/or more value produced, than the capitalist sector. Most of them are globally extensive, and potentially have more impact on social wellbeing than capitalism does (ibid. 617).

They thus concentrate on forms of often ignored exchange mechanisms and actors, building (implicitly) on insights from early development studies about the role of women, reproductive work, and household economies (cf. Smith et al. 1984). In their second book 'A Postcapitalist Politics' Gibson-Graham (2006b) apply an iceberg metaphor to illustrate the asymmetrical relations between a capitalist economy, containing a visible form (above the waterline) namely that of wage labour, and a multiplicity of so far rather invisible activities (below the water line) of Diverse Economies (ibid. 70). The term invisible contains two meanings: one in the sense of not being registered or even accepted, approved or taxed by the state; and second as not (yet) represented in conventional scientific thinking. They, therefore, demand to include a plurality of property relations as constitutive for economies in our thinking (Gibson-Graham 2008: 616). The diverse economies approach relies on community projects and empowers bottom-up grass-root movements. Scholarly activism, originating in particular from their academic home, namely, from poststructuralist economic geography, is crucial; it is based on enactment and on performativity for creating new economic worlds, opening up new possibilities for engaging, by using 'weak theories' that are not confirming what we already know, but rather provide a space of freedom and possibility, welcoming surprise and tolerating coexistence (ibid. 619) with more-than-human entities. The two authors conclude that this cannot be successfully implemented without active identity work and performativity. They are convinced that understanding the world is necessary to change it, and to change our own understanding 'is to change the world' (ibid. 615).

How are these approaches able to capture the more recent dramatic expansion of both insecurity (i.e. problems with access to resources) and uncertainty (i.e. limitations in securing the future) that affect and shape local livelihood conditions in North Africa (Gertel 2018a; Gertel et al. 2024a)? Concerning the conceptual notion of work Thieme (2018) observes that young people in Nairobi are engaging in an everyday struggle, they navigate precarious situations to advance their own, and sometimes shared interests against the odds (ibid. 529; see Hecking 2021 for Algiers; Grüneisl 2021 for Tunis). She labels this as a hustle economy:

'The hustle' is advanced as a collective condition of individual insecurity [...] navigating uncertainty in irregular employment. (ibid. 530). [It] infers a constant pragmatic search for alternative structures of opportunity outside formal education, employment, and service provision. It assumes a continuous management of risk associated with living and working beyond formal institutional norms (Thieme 2018: 537).

These activities are not considered as unfolding outside the capitalist economy. On the contrary, non-economic and economic activities are comprehended as articulated, building a formative part of capitalist exchange, value adding and accumulation processes. In their recent edited volume 'Beyond the Wage: Ordinary Work in Diverse Economies' Monteith et al. (2021) set the stage by claiming:

Many of the concepts that we have to describe work – informal, precarious, decent – are constructed against the ideal type: work in industrial capitalism. Yet this model of work is a historical and geographical exception (ibid. 1).

Narrowing down the framing of the plurality of work into a single notion, namely in that of 'paid labour' repeats and rectifies the story that promised the 'proper job' as norm and telos of 'development' (Ferguson and Li 2018: 1).

That this promise has so often ended up a broken one does not diminish its attraction, as is clear in the rhetorical appeals of politicians the world over: Jobs, jobs, jobs! The limited ability to think beyond the promised-land of jobs for all afflicts not only politicians, but scholars as well (ibid. 1).

Understanding and capturing 'the economy' from a conventional position is, therefore, not opening up our understanding, but rather fixing an out-dated image of 'power-geometries' (Massey 1993); this becomes manifest in the simplistic classification of formal and informal. To mark the difference, we, following Gibson-Graham (2008), instead use the notion of 'economies'. Their imbalance, enforced by unbridled capital accumulation, leads to an asymmetry that excludes the majority of society from equal opportunities for a fulfilling life (cf. Gertel/Grüneisl 2024). We thus address the importance of 'work' under conditions of insecure and uncertain livelihoods, revealing individual entry conditions to remunerated work, its features, properties and its consequences. We are moreover convinced that the plurality and multiplicity of economic processes determining 'work' are not based on an equal footing, but are embedded in different local conditions. Local, in this respect does not necessarily relate to a territorial proximity, but also relates to intertwined social and economic interactions that are stretched over place and time.

## Representing 'the Economy' in and for Tunisia

The International Labour Office (ILO) furthers the conventional representation of the economy as a dichotomous grid of informal and formal spheres, including that of work. This is not only reifying the key role of nation states in guaranteeing and maintaining a

neoliberal economy, it also prevents a high-resolution empirical view into the manifold practices of diverse economies, as is evident in the working lives of Tunisians like Saba and Imad, displaying the multifaceted articulations of legal and unregistered activities. However, the term ‘informal economy’ has been used and referred to in ILO publications for decades and has become a catch-all category that represents the informal economy as the world’s number one employer. About 2 billion people, equivalent to more than 60 percent of world’s employed population, are accordingly working in informal economies (ILO 2018). Particularly in Africa, related economic activities would, in line with this metric, comprise more than three quarters (87%) of all economic units (ibid. 17). ILO stresses that the rate of informality decreases, with an increasing level of education. With particular reference to Tunisia, ILO (2022) records ‘high rates of unemployment (15% unemployment as a share of the labour force, 27% for higher education graduates in 2019), [and] regional inequality between the coast and the interior regions’ (ibid. 17). Another key issue ILO emphasises is the high rate of youth not in education, employment or training (NEET) in both rural areas (33% for men, 50% for women) but also in urban areas (20% for men, 32% for women). Moreover, Tunisia is experiencing the so-called MENA paradox: while the education gender gap has disappeared, only 25 percent of working-age women, compared to 70 percent of working-age men, are employed in the so-called formal sector (ETF 2011). This simple, yet misleading, image of the economy is complemented by the categorisation of informal activities as predominantly small and therefore implicitly insignificant: About 88 percent of enterprises in Tunisia have no employees or, to broaden the picture, up to 97 percent are micro-enterprises with five or fewer employees, while the latter account for only 11 percent of the total value added in 2018 (UNDP 2020: 25). The majority of them, up to 65 percent, are operating in the informal sector (ILO 2022, 17). In the following we ask, how far this picture is reasonable and helpful, if we approach the conditions of livelihoods and work through the concept of asymmetric economies?

## Methodology

The ACCESS program, the African Centre for Career Enhancement and Skills Support, a project collaboration between six African universities and Leipzig University, aims to further the understanding of employability. Together, we facilitated a collective research project in order to investigate the connections between university graduates and their involvement in informal economies. Over the period spanning October 2020 to January 2021, during the first year of the Covid-19 pandemic, fieldwork involving face-to-face interviews was carried out in six African countries, namely in Benin, Ghana, Kenya, Nigeria, Rwanda, and Tunisia. In each of these countries a team comprising three individuals, one of whom was a post-doctoral researcher, conducted a total of 240 interviews, resulting in 1,440 interviews across all six countries. The research team endeavoured to achieve an even distribution of interviews within each country, with the aim of recruiting 65 percent of participants from the capital and urban regions, 25 percent from rural areas, and 10 percent from border regions. This distribution has been designed to capture the diverse range of activities within ‘informal’ economies, with a lesser degree of variation observed in rural settings and distinct activities prevalent in border regions.

Table 1: Structure of the Sample: Age Groups

	Share	Gender (Share: Male)	Education (Share: Univ.)	Has children (Share: Yes)
Young (<30 years)	26	75	27	8
Middle (30–39 years)	30	71	34	40
Old (40+ years)	43	72	2	73
All (n = 235)	100	72	19	46

Note: All numbers are given in percent.

In Tunisia, interviews were conducted in Arabic and some in French, with approximately 51 percent of interviews centred on the capital, Greater Tunis. We used the following introduction to identify people who were willing to participate in the interview:

Often planners, politicians, but also social scientists seem to apply an understanding of labour markets that is largely restricted to conditions in the formal sector. Knowledge about job requirements, necessary qualifications and skills in different spheres of the everyday economies – particularly in the agricultural and ‘informal’ sectors – is rather limited. We, therefore, aim to interview ordinary people active in these economic fields about their personal working experiences.

Selected interviewees had to have worked for money during the last three months. This methodology thus emphasised the investigation of individuals and their occupational engagements in a specific social, spatial, and temporal frame. Following the reflections about ‘situated knowledge’ (Haraway 1988) the findings are not representative for the national context, but represent a wide scope of diverse economic practices in Tunisia.

About 72 percent of the 240 people interviewed in Tunisia were male and 28 percent were female. This corresponds to the official national labour force participation in Tunisia with 34 percent of female and 66 percent of male involvement (INS 2017). The average age of the interviewees is 43 years, with the youngest interviewee born in 2003 and the oldest in 1948. Of them, one fourth was younger than 30 years old, about one third was between 30 and 39 years old, while close to one half is 40 years and older (see Table 1 for further details).

The distribution of gender in these three groups is almost equal, ranging between 71 and 75 percent male. We distinguish four groups of educational attainment:<sup>1</sup> ‘low’ (no formal training to primary education) equalling 30 percent of the respondents; ‘medium’ (intermediate or secondary school) making up 33 percent; and ‘high’, comprising those

1 The spectrum of educational qualification stretches from ‘none’ to having obtained a PhD (none = 3%; read and write = 3%; primary school = 24%; secondary school = 33%; baccalaureate = 9%; technical diploma = 8%; university = 19%; and PhD = 1%).

with baccalaureate and technical diploma (18%); and lastly those holding a university degree (19%) (see Table 2 for further details).

The four groups are of different age: University graduates are the youngest (mean: 30 years), the groups with medium and high educational backgrounds are in the middle (both means: 37 years), while those from the less qualified group are the oldest among the interviewees (mean: 43 years). This corresponds to their living situation (see Table 3): The largest group lives with their own family (without parents) and amounts to 39 percent. They are predominately from the oldest cohort, less educated and almost all of them (93%) have children. The second largest group, with 31 percent, still lives with their parents, has a high educational or university qualification, and is predominantly young with almost no children. Two other groups are of equal size with ten percent each: one, where the respondents live together with their parents in one house, while having their own household (38% of them with children); the others are living alone, often for reasons of divorce or being widowed (here 42% have children). Finally, a small group of seven percent, often university graduates, lives in shared apartments, often together with friends. Correspondingly, the responsibility as carers (i.e. for children) is unequally distributed between these groups – characterising the oldest groups as most frequently in charge of the next generation. This comes along with an asymmetry in formal education.

## Paid Work in Asymmetric Economies

Work under conditions of insecurity and uncertainty is discussed in five steps: the economic situation during the Covid pandemic; the economic structures of work and decent work; requirements, skills and formal qualifications for the job; the importance of earlier learning processes; and finally, life and work satisfaction. All this is done by juxtaposing university graduates with other workers in order to scrutinise differences in work and livelihood performances related to varied educational backgrounds. The spectrum of occupation and working engagement is large and ranges from farmer, construction worker, blacksmith, taxi driver, street food vendor, hawker, trader, waiter, driver, painter, plumber, butcher to restaurant owner, teacher, consultant, secretary, cleaner and hairdresser, and also includes, for example, the fishmonger and the accountant from the opening quotes, among many others. Numerically, the largest segment classifies itself as ‘worker’ with continuous employment, but no social insurance (41%),<sup>2</sup> this is followed by ‘day labourers’ (19%), self-employed persons with qualifications but no higher education (16%), and by those who are self-employed in the service sector (10%), while employees with continuous employment and social insurance (6%) and the self-employed with higher education (4%) follow. The remaining three percent are either self-employed in agriculture, are part of a family business with remunerated labourers or are public employees with permanent employment and social insurance.

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2 For details concerning this employment profile that distinguishes ten different groups see Gertel (2018b)

Table 2: Economic Situation (2020/21) / Educational Background

	Low	Medium	High	University	All
Very good	0	0	0	5	1
Good	14	22	31	36	24
Bad	28	37	36	46	37
Very bad	58	41	33	14	39
	(71) 100	(78) 100	(42) 100	(44) 100	100

Note: All numbers are given in percent. Numbers in brackets represent individual cases (n= 238). ‘Low’ equals no formal to primary education; ‘Medium’ represents intermediate or secondary school); and ‘High’ comprises baccalaureate and technical diploma, while the last group are people with a university degree.

Table 3: Current Living Situation / Age Group

	Distribution (%)	Young	Middle	Old	Has children
Living with parents (same household)	31	56	36	13	1
Living together with parents in one house (own household)	10	8	14	9	38
Living with own family (without parents)	39	8	36	61	93
Living alone	10	8	4	15	42
Living in a shared apartment (e.g. with friends)	7	16	8	1	12
Other	3	5	3	2	14

Note: All numbers in percent. ‘Young’ = less than 30 years; ‘Middle’ = between 30 and 39; ‘Old’ = 40 years and older. The category ‘Has children’ (46% on average) refers to each group of the six different living situations; the column percentage is hence meaningless and is not adding up to 100 percent.

Life and work situations changed for most people during the Covid-19 pandemic, sometimes dramatically. The following statements from interviewees illustrate the spectrum of experience, ordered by the of severity of being affected by the pandemic:

Samir, 20 years old, completed primary school and lives with his parents in Sidi Bouzid. He sells petrol, smuggled from Algeria and describes his work and the effects of the pandemic:

Although the boss makes a lot of money, workers like myself are not getting anything; we are gaining fatigue, dirt and the smell of gasoline and insults from the boss. I unload the goods coming from the borders through Kasserine. I bring the goods to the

garage and I fill up the gasoline for the customers. It is such dangerous work, especially in summer, because the gasoline is not secured and it can self-ignite at any moment. This happened in 2015, the garage burned down because of an ignition in the petrol containers. The Corona virus did not affect our work. We work day and night during summer and winter because our boss knows some officials.

Fatima from Nabeul is 64 years old and married. She has no formal education and has worked as a home-baker for 15 years:

I bake barley and wheat bread (*tabuna*). It is exhausting work, especially during the hot summer days, but I do not have any other choice. During Covid, honestly, I continued working as usual, because I work at home, no one bothers me and I do not have contact with people. But for some days I did not work because the flour was not available in the shops and the quantity, I had was not sufficient, so I left it for my family.

Souhair, 33, is single, completed secondary school and works as a dental assistant. She lives together with her parents in Hawaria and emphasises:

I like this job. I clean the clinic, sanitise the materials and prepare everything for the doctor. I organise the appointments for the doctor and I am responsible for the phone. During Covid, I continued working as usual. I got the same salary, but I had more working hours, because I had to sanitise the clinic and the reception room more intensely.

Mona, 40 years old, completed primary school and lives in Ariana in Greater Tunis. She is divorced with two children, and has worked as hairdresser for 20 years:

Before the coronavirus, we did not stop working but since the pandemic women do not come as frequently to the salon as before. This is why we closed for a long period; it was also because of the shrinking number of weddings. Brides give me extra money in normal times to do them in stunning makeup and some women give me extra money to serve them before others, especially when they are busy or they have a private party. My work is so tiring, especially in summer: it is the season of weddings. We work all day. I am standing up and I go back home with swollen legs. Currently, we work, but it is different, we do not have brides, we have just normal clients, they are workers or housewives. The coronavirus affected us but we keep working, because women want to be beautiful and sometimes, they want to change their looks.

Saba, from the opening quote, holds a university degree. She also lives with her parents in Tunis and has a written contract for her work as accountant. She states:

The virus has had effects on many people. During Covid only guards continued to work. Personally, I also continued to work from my house online, and I received my salary. But when people did not come to work the boss cut missing labour input from the salary. In general, the virus affected our business, the number of customers decreased, and we could not export olive oil during the quarantine period.

Salwa is 24 years old, single, is also a university graduate and just started her job as laboratory technician. She lives with her family in Ben Gardane at the Libyan border:

I work in a medical laboratory, where I take blood tests. Covid is affecting my work so much. I live in fear from the moment I go out of my home until I go back. I wear a mask all day, I do not take it off – I am afraid of infection or infecting my mother. The workload has increased and people do more analysis: they hallucinate [...] but my salary is the same.

Imad, the fishmonger from Nabeul whom we also know from the opening quote, completed secondary school. He emphasises:

During the Covid pandemic my work decreased about 90 percent. The coronavirus affected the work a lot: we lost money. Everything has changed. I didn't get paid – some of my customers have not paid to date. They could not find the money to pay me, even though I know they are honest and like to pay me. Of course, I also wasn't able to pay some people like the porters either, but it's not a huge amount. In our business, the people most affected by the pandemic are the middlemen [like me]. They are exposed. They are working, but they have not received any money during this time and have not been able to secure their livelihood. It is the same: they sell goods and get no money. They are, I think, the most affected. I can say that my work has decreased a lot. I used to work every day, but now I only work about 4 to 7 days a month.

Hussain 43 years old from Hammamet also completed secondary school and works as a taxi driver:

I am married and I have two kids. It is acceptable work, but it is so tiring and the income is limited. Indeed, I am suffering. I work the whole day to earn 20 Dinar [about 6.5 Euro in 2020]. Covid affected our work negatively. My income decreased to half. Some taxi drivers even lost their work because some owners of the taxis decided to work themselves in this critical period because they needed the money and cannot pay drivers. We live in a crisis; there are no tourists, and just few customers who still work in the factories.

Muhammad, 37 years old, single, who lives together with his parents, completed primary school and works as a daily worker in construction, states:

I work to live, no more no less. It is so exhausting. When I work I eat, when I don't work I don't eat. The coronavirus destroyed us, may God protect us... I am always in need of money and there is barely any work. I may work for a day and don't find work for a week.

Aside from emotional strain, the economic impact of the Covid-19 pandemic on those in employment was also quite unequal: Those engaging in strategic parts of the economy, such as baking bread, acting in the medical or pharmaceutical sector or doing business in food provisioning, were sometimes not affected at all. Others have been severely affected and had to stop working, while still another group could continue work, but suffered

from income losses (c.f. Gertel/Kreuer 2021; Gertel et al. 2024c). The two graduates have had different experiences: Saba worked in a safe space at home on the internet during the pandemic, while Salwa was responsible for blood tests in a laboratory. She lived in fear of catching the virus or spreading it within the family.

In order to situate these personal statements in a larger social context we asked the interviewees to assess the recent economic situation of their families. Only one quarter consider it as 'good' or 'very good', while three quarters see it as 'bad' or even 'very bad' (Table 4), reflecting the problematic situation of work and life during the first year of the Covid-19-pandemic.

This contrasts with their assessment concerning the economic situation in the pre-pandemic era, a year earlier. Then, 58 percent considered their situation as good or very good, while only 42 percent classified it as bad or very bad. Relating the two moments in time, the category 'very bad' experienced, by far, the largest increase. Based on this dramatic shift, revealing the economic insecurity the interviewees faced during the first year of the Covid-19 pandemic, we differentiate three groups of vulnerability (Table 5): 'Resilient' are the ones whose economic situation has been good or very good in the past and did not change in Covid-19 times; 25 percent are in this group. From the interviewees quoted above only Souhair, the dental assistant, belongs in this group. 'Poor' are all those whose economic situation has been bad or very bad and also did not change during the pandemic – this is the case for Samir who sells smuggled petroleum and for Fatima who bakes bread for the community; this group accounts for 42 percent. 'Exposed', in contrast, are the ones whose economic situation changed during the pandemic into bad or very bad – affecting 33 percent of the sample population, including the two graduates Saba and Salwa. Imad, the fishmonger, also belongs to this group. Not a single person of the entire sample experienced a change to better economic conditions during the Covid-19 pandemic. In addition, there is a clear gendering of insecurity: the 'poor' are mostly male, and the 'exposed' are mostly female, although the resilient group has an almost balanced gender distribution (Table 5).

If the sample groups are compared in terms of their formal educational qualifications, it can be seen that university graduates have the largest proportion of resilient people (41%), only few are poor (23%) and about one-third is part of the exposed group (36%). The largest share of the poor is found among those with low formal education (66%), while the highest share of the exposed is among those with high educational background (48%) (Table 6).

Economic consequences from the Covid-19 pandemic are thus group specific and varied: During the first year of the pandemic the volume of work decreased for almost all workforces, projects became postponed, jobs were lost, and during shutdown and quarantine in spring and summer 2020 some even experienced a complete interruption of their work for months – while remote work, particularly for the more educated, started to become increasingly established (Gertel et al. 2024c).

Table 4: Economic Situation: Before and During Covid-19

	Before Covid-19 2019/20	During Covid-19 2020/21	Change
Very good	3	1	-2
Good	55	24	-31
Bad	35	36	+1
Very bad	7	39	+32
	100	100	

All numbers in percent (n= 240).

Table 5: Vulnerability – New Economic Situation with Covid-19 Pandemic

	All (%)	Gender: f / m (n = 66 / 174)
Resilient	25	29 / 24
Poor	42	26 / 48
Exposed	33	46 / 28
	100	100 / 100

Note: Vulnerability is not the same as poverty. Vulnerable groups are defined as follows: ‘Resilient’ = economic situation was and is good and very good, before and during Covid-19 pandemic; ‘Poor’ = economic situation was and is bad and very bad, and thus did not change. ‘Exposed’ = economic situation changed under the Covid-19 pandemic into bad and very bad.

Table 6: Vulnerability / Education

	Share	Education			
		Low	Medium	High	University
Exposed	32	20	33	48	36
Poor	42	66	45	21	23
Resilient	25	14	22	31	41
	100	100	100	100	100

All numbers in percent (n= 240).

Even in this exposed situation during the pandemic, although their work was insecure or uncertain, interviewees did not use the notion of informal economy to describe it. For them the idea of an informal economy remains a foreign, often unknown concept. Only so-called experts or academics apply it. While the notion of ‘informality’ is important for the state, it is very often of no meaning for people living in poverty or in-

security (for a different perception among graduate women, see Garraoui, this volume). Is this than an expression of a missing ‘right to narrate’ (Spivak 1988)? Things are not that easy. These people can express and explain their economic situation, but are they able to shape the discourse about (informal) economies, if the state is the main obligatory passage point (Callon 1986), that mediates and – to a specific extent – controls interactions and discourses? The absence of the concept of informal economies in people’s navigation of their livelihoods combines, moreover, with the ambivalent representation of the ‘informal economy’ by the ILO: coined as an important sector, inevitable for growth on the one hand, while related businesses are portrayed on the other hand as small or insignificant. The performative power to put models into practice therefore lies more with scientists, ‘development experts’ or public administrators than with workers. The practices necessary to navigate between registered and unregistered, legal and illegal activities, for enterprises, such as laboratories (where Salwa works), or export companies (employing people like Saba), include employing workers with the necessary qualifications. But these navigational practices are invisible in dualistic concepts. How fully the latter produce ‘new geographies that decentre the sites of wealth accumulation’ (Amri, this volume, page 35) is an interesting question for further research. In asymmetric economies however, exploitation and accumulation are deeply enmeshed in a multitude of ways.

What kind of structural insecurities are thus inscribed in the working conditions that increase the risk of economic vulnerability? In order to approach this question, we inquired three aspects: the discontinuity of work (e.g. temporary work opportunities and times without paid work), variability of payment (e.g. income is not always paid for the work carried out), and fluctuating income stability (e.g. shifting amounts, depending on work and salary conditions). The empirical findings reveal two trends: on the one hand insecurity grows when discontinuity of work, variability of payment and income instability increase. On the other hand, the insecurity of working conditions also grows with a decreasing educational level, from university graduates to those with no or only primary education (cf. Table 7).

These conditions become manifest as uncertainty in everyday life, rendering the livelihoods of the most exposed groups even more insecure and making planned consumption extremely difficult. University graduates most frequently enjoy stable working conditions, while serious exposure is often inscribed into the lives of the less educated. For them the flexibility to adapt to changing conditions is no longer sufficient; it has reached its limit, as access to resources that make action possible in the first place is constrained by their lack of labour income. These uncertainties unfold independently, but sometimes of course also as a result of crises such as the pandemic.

In order to contextualise these conditions and to enable comparisons between different labour situations, we relate these assessments on asymmetric economies to the concept of decent work, as promoted by the International Labour Office (cf. ILO 2024). Respondents had to assess seven statements from the ILO repertoire on a scale from 1 (‘I do not agree’) to 5 (‘I fully agree’), placing 3 as arithmetic mean with the wording of ‘so-so’, while 2 equals the expression ‘I somewhat disagree’ and 4 ‘I somewhat agree’. The average overall scores in the sample range between 1.7 and 3.3 points, depending on the statement (Table 8).

Table 7: Discontinuous and Variable Work / Education

‘What kind of remunerated work are you doing now in your current job? Please check the three ticks: work continuity, income continuity and income stability’

	Low	Medium	High	University	All
Discontinuous work	59	32	33	14	37
Fluctuating payment	73	42	33	34	48
Variable income	85	71	57	34	66
Stable working conditions	<b>13</b>	<b>28</b>	<b>40</b>	<b>59</b>	<b>31</b>
Extremely exposed	63	45	40	33	50

Note: All figures are percentages and represent answers with ‘Yes’. ‘Stable working conditions’ (displayed in bold) represent situation when none of three aspects of insecurity (work, payment, income) is discontinuous or variable, while ‘Extremely exposed’ stands for situations when all three aspects of insecurity apply; they are fluctuating, variable or discontinuous (n = 235).

Table 8: Decent Work / Educational Background

	Low	Medium	High	Uni	All
I feel that I am protected if I become unemployed (insurance, benefits, programmes, etc.).	1.7	1.5	1.9	1.7	1.7
I think I have opportunities to advance professionally (promotions, skills, etc.).	1.8	2.2	2.6	2.5	2.2
My work schedule – including working hours, obligations and required flexibility – allows me to manage my life well.	2.8	2.5	2.9	2.6	2.7
What I earn through my work allows me to live my life with dignity and independence.	2.7	2.8	3.3	2.7	2.8
My work is not exposing me to dangerous situations: I feel that my health and my safety are not threatened.	2.5	2.5	3.1	3.2	2.8
My work contributes to my personal and professional fulfilment.	2.5	2.7	3.1	2.8	2.8
I am free to think and express my opinions about my work.	3.1	3.3	3.5	3.3	3.3
n	(71)	(78)	(42)	(44)	(235)

All numbers represent averages resulting from a scale between one and five (1 = ‘I do not agree’: 5 = ‘I fully agree’); Numbers in brackets represent the quantity of individual cases.

Obviously, statements with an average score below 3 points are positioned between the meaning 'I do not agree' and 'so-so'; thus, indicating a structural vulnerability of the work context. The totality of answers reveals the different importance of protection and exposure concerning labour conditions: The highest exposure starts with inadequate protection against unemployment (1.7), followed by missing opportunities to advance professionally (2.2) and a rather unsatisfactory work-life balance (2.7). This is followed by the still mediocre relation between income and a life of dignity and independence (2.8), and also relates to the exposure to dangerous conditions (2.8) and the contribution of work to personal and professional fulfilment (2.8). Being able to freely express personal opinions however, gets the highest score (3.3).

Juxtaposing university graduates to other groups of the sample it becomes clear that they do not always achieve the highest score and do not even reach the average standards for decent work in most categories. Their lowest score relates to the protection against unemployment (1.7) and equals the average of the sample. Four other scores range between 2.5 and 2.8 points, which means that in all cases they lag behind the group with the second-highest level of education concerning their assessment of professional advancement, their workload, their balance between income and a life in dignity, as well as the contribution of work to professional fulfilment. The answers to two other statements surpass the imagined arithmetic average of three points: University graduates achieve the highest score of the sample only for one statement, namely, concerning their non-exposure to dangerous situations (3.2). Still higher is their assessment of being able to express their personal opinions freely (3.3); however, even here they come second after those with baccalaureate or a technical diploma. If all seven statements are summarised (i.e. as average of means), the previous picture is confirmed: all four educational groups achieve only scores below the mean value of three points (low = 2.4, medium = 2.5, high = 2.9, and university graduates = 2.7 points; Table 9).

Decent work conditions are thus far from being achieved, and graduates only come in second place. From a gender perspective women assess their working conditions as better (3.1) than men (2.4) – which opens up new questions for further research.

After analysing the significance of the Covid-19 crisis for professional activity, discussing labour related insecurities and highlighting the aspects of decent work, we will address the required skills for different occupations. We opted to ask the interviewees to describe the necessary qualifications of a potential person who would replace them at their workplace. This approach was chosen to better understand the structure of skills, as well as to uncover hidden evaluations of the necessary competencies and the appreciation or frustration towards different aspects of their occupation. By the following descriptions, we aim to provide some insights into the abilities and strengths deemed essential for performing their job (see also Chebbi, investigating the disenfranchised working conditions of waste collectors in Tunis; Parikh for Sub-Saharan Africans in Greater Tunis, and Zuntz et al. for Syrians working in Tunisia, all this volume). The statements disclose both accounts of the required skills as well as challenging attributes of their own working profile. We will encounter some familiar and some new interviewees.

Table 9: Decent Work Index / Education

	Female	Male	All
Low	2.8	2.3	2.4
Medium	<sup>a</sup> 3.1	2.4	2.5
High	<sup>b</sup> 3.7	2.7	2.9
University	3.0	2.5	2.7
All	3.1	2.4	2.6

Note: The index is calculated by unifying the individual averages of the seven statements in Table 8 (n=235). (a) represents only 8 cases, (b) represents 11 cases, all other groups represent 20 and more cases.

Fatima from Nabeul, who bakes bread, is convinced:

This work does not require any qualification. The only thing she [the imagined replacement, JG] should know is how to bake bread in the *Tabuna* and she has to bear the hot temperature coming from the *Tabuna*. Especially in summer, it is like baking in hell. Sometimes, I burn my hand. In this case she'll have to keep working. Personally, I got used to it – I no longer feel the pain when I burn my hands.

Knowing how to produce *Tabuna* needs, of course, a bundle of skills that were not identified or named by Fatima. To bear the hard-working conditions is another requirement – a challenge and a stressing factor. Hussain from Hammamet, who works as a taxi driver, assesses a possible replacement as follows:

He should be an old man. I am talking seriously: he should be an old man who has no hope in this life and no engagements. This work means suffering. My wife also works, but she cannot help me because her salary is so low; but at least she has her pocket money. I think that a young man cannot work as a taxi driver. He should have some skills, but I believe that it will be unfair that a young man works as a taxi driver. He will harm himself – he should find another work with horizons, so he can satisfy his family. I do not advise any young man to work as taxi driver.

Also, Muhammad, the day labourer from Cap Bon, is sure:

I cannot bring someone to work in my place because it is not stable work. This work requires someone who does not feel ashamed of work and who can bear fatigue.

Salwa from Ben Gardane, working as laboratory technician, emphasises:

This work requires someone who is cheerful and patient [...]. Of course, the scientific degree is at the top of requirements, you cannot work in a lab without it. It is about people's lives: you should concentrate while you are doing your work.

Other interviewees complement the picture with their statements: Mona, secretary in a wood company in Madnine, emphasises, among other properties, the necessity of language skills:

The person engaging in this job must be so patient, he must be quiet with customers and he must not show his feelings when he talks with them. It should be someone who is relaxed when he answers phone calls, and able to speak French. Also, mastery of computer skills is important in our work.

Hamadi from Tunis works as pharmacist and is convinced that hard training and the ability to pay attention are required key skills:

I do not find the work difficult as I have had professional training for two years. The training was difficult because there are hundreds of names of treatments. It requires someone who has a good memory, who is focused and can read medical prescriptions. Most of the time the writing of doctors is not clear, but with practice I got used to it and I can understand it. It requires someone who pays attention and who can deal with customers: they are sick or elderly and they need special treatment. Also, he should be able to bear long working hours.

Said, who runs a mill for grinding spices and cattle feed in Sidi Bouzid, is very particular about an imagined replacement:

This person should have work experience in a mill of two or three years. This work is a little bit risky. Anyhow, he should be hard working. And even if he has experience, I cannot leave him alone. When there is tough work that requires using the big machine, I have to work myself. I do not allow him to do it. The machine costs at least 4,500 TND [about 1,600 Euro], it was cheap at the time when I bought it, but now it is more expensive. Any mistake can damage the motor. Its handling does not require physical strength, but he should always read the parameters before turning the machine on. However, I am not educated, so how can I look for someone educated.

Yasser, an owner of a restaurant in Nabeul, is convinced:

For a replacement: I cannot find a worker like me. It is impossible to find someone who works like the proprietor! But if I am obliged, I would look for someone who is clean and reliable; he should be cheerful, he should welcome clients with a smile, and he should provide good, quick service. Above all, he must be smart, this is more important than the food, both the worker and the food must be clean and neat. He should have a good appearance with a shaved beard and he must wear an apron; and, of course, he should have an idea about working in a restaurant.

The demands placed on people in their professional activities are varied and sometimes very specific, but in addition to individual requirements, they also have similar features. In order to better understand and characterise these features, we asked the workers about the special skills and general attitudes that are important and necessary to do their work (Table 10).

*Table 10: Skills / Educational Background*  
*'Which requirements are important for your job?'*

	Low	Medium	High	Uni	All
Patience	8.6	8.3	8.4	8.9	8.5
Ability to concentrate	7.8	8.1	8.6	8.6	8.2
Moral commitment	7.2	8.4	8.2	8.8	8.1
Communicative abilities	7.2	8.1	8.3	9.0	8.0
Fast comprehension	6.9	7.8	8.0	8.6	7.7
Mental endurance	7.1	7.5	8.2	7.7	7.5
Physical endurance	8.6	8.0	7.1	5.6	7.5
Ability to solve problems	6.5	7.2	8.0	8.0	7.3
Strong faith	7.3	7.1	6.8	7.5	7.2
Physical strength	8.3	7.7	6.3	5.2	7.1
Calculative abilities	6.4	7.1	7.0	7.6	7.0
Able to obey orders	6.1	7.2	7.5	6.9	6.8
Well-groomed outfit	5.5	6.1	6.9	6.4	6.1
Read and write	3.9	5.3	6.7	8.9	5.8
Able to reflect on situations	4.5	5.6	6.1	6.4	5.5
Only men can do this job	6.3	6.6	4.7	2.7	5.3
Creativity	4.3	5.6	6.0	5.7	5.3
Pedagogical skills	2.8	4.6	5.8	7.8	4.9
Craftsmanship proficiency	5.2	5.3	5.5	3.0	4.8
Foreign languages	2.5	3.2	4.3	7.3	4.1
Imagination	3.1	3.7	4.6	4.9	3.9
IT skills	1.5	2.3	3.7	6.8	3.2
Being able to memorise information	2.8	2.3	2.9	5.6	3.2
Mechanical skills	2.7	3.3	2.7	1.9	2.7
Only women can do this job	3.1	2.4	1.9	2.3	2.5

Note: Numbers represent averages resulting from a scale between one and ten points (1 = 'Absolutely unimportant', 10 = 'Absolutely important').

From 25 aspects to be ranked between 1 ('absolutely unimportant') and 10 ('absolutely important') four skills stand out as being very important for all groups across their educational background: patience, the ability to concentrate, moral commitment, and communicative abilities – they achieve scores between 8.0 and 8.5 points. Among them patience is most important in the workplace. Seven other skills, ranging between 7.0 and 7.7 points, follow, namely: fast comprehension, mental and physical endurance, the ability to solve problems, strong faith, physical strength, and calculative abilities. Two further

skills complement the first half of the 25 aspects: these are the ability to obey orders, and to wear a well-groomed outfit.

It is striking, however, that the four educational groups identify different skills as most important (Table 11).

For university graduates these are communicative abilities, while for the lowest educational group physical endurance ranks first, and for the two other groups moral commitment and the ability to concentrate stands out. Patience and also the ability to concentrate are shared by all groups and are among the top five required skills – sometimes, of course, taking different positions and with other scores. While communicative abilities are important for almost all, but is not rated by the lowest educational group, another friction between the four groups becomes visible when physical endurance, identified by the two lowest educational groups, is juxtaposed to moral commitment that is important for the two formally better educated groups – those with baccalaureate, technical diploma and university graduates. Cognitive, language and IT skills most frequently result from higher formal qualifications, while physical and mental endurance are associated with lower formal education and sometimes come along with the notion of masculinity (e.g. only men can do this work). Hard, sometimes dangerous work, and constant physical work combines with almost non-existent career prospects to make workers like taxi driver Hussain and day labourer Muhammad disappointed, hopeless and embittered.

From this point it is interesting to know, how prepared the interviewees had been for the demands and challenges of their jobs. We asked them about the situation, when they started with their recent work, whether the skills they had acquired in earlier times met the requirements and demands they were facing now.<sup>3</sup> While about one third of the university graduates (36%) were convinced that the skills they had acquired earlier did not match the requirements and demands of the recent job at all, this increases to 41 percent of the formally less educated and to 45 percent for the two other educational groups. Not the majority, but a fairly large group thus feel that they were not sufficiently qualified for the conditions and requirements of their new job. Subsequently, we investigated the strategies applied to acquire the missing skills (Table 12). To this end, employees most frequently asked experienced people and also stated that learning by doing is important to them – more than half of the entire sample pursued these strategies. Trailing far behind is online training, participation in workshops provided by associations, and reading books, while taking private lessons is only an option for a minority.

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3 The full range of answer options (n = 235) is as follows: 1 = Not at all (42%); 2 = Very little (7%); 3 = Little (15%); 4 = So-so (7%); 5 = Much (10%); 6 = Very much (6%); 7 = Completely (15%).

Table 11: Five Key Skills / Educational Background

Low	Medium	High	Uni
Physical endurance (8.6)	Moral commitment (8.4)	Ability to concentrate (8.6)	Communicative skills (9.0)
Patience (8.6)	Patience (8.3)	Patience (8.4)	Patience (8.9)
Physical strength (8.3)	Communicative skills (8.1)	Communicative skills (8.3)	Moral commitment (8.8)
Ability to concentrate (7.8)	Ability to concentrate (8.1)	Mental endurance (8.2)	Fast comprehension (8.6)
Consolidated faith (7.3)	Physical endurance (8.0)	Moral commitment (8.2)	Ability to concentrate (8.6)

Note: Numbers represent averages resulting from a scale between one and ten points (1 = 'Absolutely unimportant', 10 = 'Absolutely important').

Table 12: Acquiring Missing Skills ('Yes') / Education

	Low	Medium	High	Uni	All
Asking experienced people	47	58	60	60	55
Learning by doing	44	55	60	55	52
Online training	3	10	17	21	11
Workshops by associations	4	5	14	21	9
Reading books	1	8	12	21	9
Taking private lessons	1	5	5	7	4

Note: All numbers in percent.

Even if the Tunisian state is the main obligatory passage point to reify the discourse about informality, these findings and the above statements reveal that the transfer of formal education, knowledge, and skills as preconditions for remunerated work are only to a very limited extent controlled by the state. Learning occurs directly, immediately and personally through learning by doing, from the advice of others and in changing face-to-face interactions. This is crucially important. But learning processes are increasingly also crossing and stretching beyond national boundaries: they are mobile and might be tied to migration experiences, encoded in travelling models of know-how, they also move in digital scapes and materialise as remote aspirations, shaping imagination, longing, resource access and become ultimately manifest in local livelihoods, including the chances of a decent life.

Finally, we thus asked the workers to assess their overall situation concerning life and work. A scale ranging from 1 (lowest satisfaction) to 10 (highest satisfaction) represents the answers to the question: 'How would you assess your own recent satisfaction with

life?' Four observations are crucial: Generally speaking, satisfaction with life is very low, corresponding to the quite frequent negative experiences occurring during this first year of the pandemic. It scores only an average of 3.7 points in the sample (Table 13). Given that the arithmetic mean of the applied scale would be 5.5 points (1 point +10 points / 2), it is far below this average, ranging between the 'lowest satisfaction' (1 point) and 'So-so', as the textual representation of the arithmetic mean (5.5 points). Second, the better the economic self-assessment of the interviewees, the higher is the satisfaction with their own life. Gender differences are crucial however: Women rate their satisfaction with life higher than men – and also their economic situation. Thirdly, the comparison between one's own life and the outside world shows a more positive assessment of one's own situation. The societal picture becomes even more negative. The average for the sample is only 3.0 points for other people's life satisfaction. This difference between 3.7 and 3.0 points reveals that even in situations of misery, there might be a personal attitude of optimism – that means: others appear even worse off. Finally, the relation between educational background and life satisfaction shows a positive trend from those with a low educational background (up to primary school) to a high educational background (baccalaureate or a technical diploma). However, university graduates are slightly less satisfied with their lives than the group with a 'high' educational background. Again, there are gender differences to observe. While a clear trend can be seen among male employees, it is women who generally rate their satisfaction with their own lives higher than men, but at the same time their assessment reveals a large gap of satisfaction between those with a high level of education compared to university graduates.

From life satisfaction we finally come to the meaning of work (Table 14). The answers to the question 'Do you like this job?' reveal a changing trend. In comparison to life satisfaction, the assessment of work is far more positive; the difference makes up two score points. The majority of working people have rather positive associations with their work, despite or precisely because of the Covid-19 pandemic. About 37 percent say that they like their job either 'a lot', 'very much' or 'absolutely'. A further 26 percent position themselves in the middle range of the answer options, responding 'so-so'. So, almost two thirds are very satisfied or at least are not dissatisfied with their work.

A further insight indicates that job satisfaction varies with educational attainment. The degree of satisfaction towards one's own occupation grows slightly with increasing educational level – with the exception of the university graduates. Again, gender differences also matter. While male respondents have much the same appreciation of their work across different educational backgrounds, women's assessment is more pronounced, achieving the highest score again in the group with a 'high' formal education, which underlines the findings of Garraoui's work (this volume).

Table 13: Satisfaction with Life (Other People/Own) / Economic Situation (2020/21)

	Other people	Own	Cases
Very good	–	–	2
Good	3.3	5.0	58
Bad	3.1	3.6	87
Very bad	2.6	2.9	92
	3.0	3.7	239

Note: Numbers represent averages resulting from a scale between one and ten points (1 = ‘Lowest satisfaction’, 10 = ‘Highest satisfaction’). The last column represents the number of individual cases (n = 239).

Table 14: Satisfaction with Job and Life / Education

	Job	Life	Job: f/m	Life: f/m
Low	(5.9) 4.1	3.1	(6.1)/(5.7)	3.3/3.1
Medium	(5.6) 3.9	3.5	(5.1)/(5.7)	4.3/3.5
High	(6.3) 4.4	4.3	(8.0)/(5.7)	5.6/3.8
University	(6.0) 4.2	4.1	(6.6)/(5.4)	4.1/4.1
All	(5.9) 4.1	3.7	(6.6)/(5.7)	4.1/3.5

Note: f = female, m = male. Two different scales are at work: for ‘Job’, the given numbers in brackets (means) are not original data; they have been adjusted. In order to be able to numerically compare the two spheres, satisfaction with job and life, the different answer options have been standardised. Answer options to the question ‘Do you like this work’ can range from 1 = ‘Not at all’ to 7 = ‘Absolutely’, while answers related to the satisfaction with life range from 1 = ‘Lowest satisfaction’ to 10 = ‘Highest satisfaction’. To adjust the numerical means from seven to ten maximal points, these numbers for Jobs have been multiplied by the factor 1.429.

## Conclusion

In this chapter on asymmetric economies, we offer an alternative reading to conventional economic studies in order to challenge simplistic analytical dichotomies, such as those between state and economy or between formal and informal labour. The ontological use of these dichotomies remains opaque: it oscillates between (theoretical) models and (everyday) practices. Conceptually, asymmetrical exchange processes are not based on an assumed equilibrium, but produce winners and losers – as, for example, the accumulation of financial capital and other resources by a very few (such as in split second billion-dollar transactions), while simultaneously producing persistent livelihood crises for large sections of society. Freedom, dignity and the safeguarding of basic needs, a central demand of the revolutions in North Africa, are therefore still to be achieved. Tunisia is

a showcase for the emergence of asymmetric economies. The superimposition of local structures by the capitalist economy and the expansion of asymmetrical exchange processes, enforced during the colonial era, fostered – according to Santos (1979) argument – the integration of the smallest local areas and units of reproduction (such as households) into the global exchange system. This manifested itself over time in a polarisation of spatial and social structures and perpetuated poverty even in the most dynamic centres of growth.

Building on this starting point and using the concept of diverse economies as an empirically driven bottom-up perspective, we investigate the meaning of remunerated work, based on the considerations of situated knowledge (Haraway 1988), that all knowledge is influenced by the specific material, social, and cultural contexts in which it is produced. We juxtapose the understanding of the International Labour Office (ILO) with our fieldwork data in order to show that everyday local economic practices matter ontologically. This focus does not allow short-sighted classificatory assumptions, such as the notion of the ‘informal economy’ to be applied. The latter has rather become a catch-all category, using data of unclear quality, that is often presented as being without alternative, while also in the Tunisian case it is reifying the image of a national economy, based on well-defined boundaries. But neither the ‘informal’ sector nor the ‘informal’ economy translates from a concept or a proxy model easily into practices – where, for example, does the informal start and where does it stop? Does one work ‘in’ the informal sector? Economic activities never emerge in isolation; they are highly enmeshed with and result from social relations, they are driven by emotions (Zelizer 2005), and are articulated with actions and developments in and of institutions operating beyond the local. Capitalism shifts borders – constantly.

We therefore address the importance of work under conditions of insecure and uncertain livelihoods, revealing individual entry conditions to remunerated labour, its features, properties and consequences. The data underline that the Covid-19-pandemic have had a dramatic effect on income earners who engage in asymmetric economies – about three quarters assess their families’ situation as bad or even very bad. This combines with structural insecurities of working conditions. They become manifest in the uncertainty of everyday life, rendering the livelihoods of the most exposed groups even more fragmented and making precautionary actions, and even basic tasks, such as obtaining enough to eat, extremely difficult. No longer is the flexibility to adapt to changing conditions enough, as low income means restrict access to sufficient resources. Educational backgrounds do make a difference: While university graduates most frequently enjoy stable working conditions, the less educated, and particularly those with no or a very low level of school qualifications, are seriously exposed to risks in their working lives, such as the discontinuity of work, variability of payment and fluctuating income stability. This fits with the overall picture of decent working conditions for any in the sample being far from achieved. These findings also relate to the skills acquired informally, but also delineate the human capital of workers. Capabilities and opportunities in life are asymmetrically distributed, even within this group of interviewed people engaging in asymmetric economies. Cognitive skills, language and IT knowledge are often the result of higher formal qualifications, they contrast with skills like physical and mental endurance, frequently associated with masculinity, and lower formal education. When the two areas of

formal education and personal skills are negatively linked, for example, when low formal education is associated with hard, physical work, exposure to dangers and limited promotion opportunities, this fosters low aspirations, disappointment, hopelessness and bitterness. In line with these findings, life satisfaction is generally very low, particularly driven, of course, also by the Covid-19 pandemic. Work remains, despite everything, important for identity and positive self-narration – work is often highly regarded, and is seen as offering options for the future. In contrast, technocratic top-down narrations of economy with simple models and empty catchwords, forge a disastrously narrow picture of knowledge, that may lead to devastating political or economic decisions.

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