

Fighting Poverty from the Street: Perspectives of Some Female Informal Sector Workers on Gendered Poverty and Livelihood Portfolios in Southern Ghana

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Abstract: *Over the last three decades or so, complex factors including the implementation of neoliberal economic reforms has led to a decline in formal sector employment in the Ghanaian economy. This together with increasing feminization of poverty has driven many, especially young women, to seek livelihoods in the informal sector mainly as hawkers and head porters. Drawing on qualitative interviews with approximately 40 urban poor women (aged 6-25 years), this paper reports the gendered aspects of poverty and the surviving strategies of young women on urban streets. The cameos presented herein highlight the experiences of poverty among street workers and how their livelihood portfolios contribute to overcoming the poor socio-economic conditions facing them. The paper shows that hawking and head portering significantly provides income for upkeep of young women and their families through meeting consumption and other needs. However, vulnerabilities manifested in unfavourable weather conditions, vehicular dangers, exploitation from employers and customers often due to lack of written work contracts are the major risks sturdily connected with these surviving strategies. The paper concludes by arguing for policy interventions such as subsidized credit schemes and organization of formal and informal forms of capacity building for the urban street workers to enhance their livelihoods.*

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Introduction

Over the past three decades or so, globalization and widespread economic restructuring fuelled by the adoption and implementation of neoliberal economic reforms have facilitated an increase in the growth of the informal employment sector and has also changed the way people are connected to the formal labour market (Bacchetta et al., 2009). At the same time, the world has witnessed increasing political and resource attention to poverty reduction (which is seen as the primary development objective of the century), particularly following the adoption of the Millennium Development Goals (MDGs). Much of the global efforts towards poverty reduction are embedded in the market-based Structural Adjustment Packages in the 1980s and the subsequent Poverty Reduction Strategy Programmes in the early 2000s (Kumi et al., 2014). While private sector-led policy strategies of the neoliberal thinking are making some modest strides in relation to economic growth, the increasing emphasis of reduced role of government in directly creating employments has contributed significantly to the growth of the informal economy of several developing countries (Aryeetey et al., 2000; Bryceson and Pol8tts, 2006).

Ghana has a large informal sector which is said to constitute approximately 90% of its over 7.7 million labour force (Clarke, 2005). This sector consists of varied industries comprising enterprises which are normally categorized as small or medium based on their asset base, number of employees and turnover (Aryeetey, 2008; Osei-Tutu et al., 2010). It has been observed that the implementation of structural adjustment policies have marginalized the urban poor resulting from declines in formal employment and provisions of subsidized social services, and the widening wage gaps between skilled and unskilled employments (Konadu-Agyemang, 2000; Briggs and Yeboah, 2001; Owusu, 2012).

Additionally, the production of agricultural in many rural economies has also been impinged on by the neoliberal reforms as “the growing of export crops divert subsidies, land and labour from traditional subsistence agriculture to the modernized sector while opportunities for nonfarm employment has also decreased” (Briggs and Yeboah, 2001:5). This has not only resulted in driving many urban women to seek multiple and diverse sources of livelihood in the informal sector but has also led to increasingly unceasing flows of young girls from rural areas who migrate with an idealized vision of securing employment in the already choked informal sector in urban areas (Charmes, 2011). A multiplicity of economic activities can be found in the informal sector. In the Ghanaian context, participants of this sector are

essentially low-skilled and are involved mainly in activities such as shoe mending, hairdressing, photography, commercial pay phone services, barbering, mechanical repairs, dressmaking, food preparation and sales, manufacturing and repair work including garment, watch and clock repairs as well as hawking and head portering (Heintz and Pickbourn, 2012). While street hawking and head portering as components of the informal sector contribute immensely to the development of the social and economic lives of people all over the world, systematic research exploring ways through which they contribute to livelihood strategies for urban poor youth remain very inadequate (Awumbila and Ardayfio-Schandorf, 2008; Oberhauser and Yeboah, 2011). This study aims to address this knowledge gap.

This paper examines the gendered aspect of poverty and how hawking and head portering, an informal sector activities serve as livelihoods for urban poor young women in the streets of Kumasi, the second largest city in Ghana. In particular, the paper pays attention to examining the poverty conditions of urban poor women engaged in street hawking and how their livelihood portfolios and surviving strategies contribute to overcoming household poverty. We draw mainly on qualitative interviews with some 10 female head porters and 30 urban poor women hawking to secure their basic needs. We make no claims of generalizability of our data due to the small nature of our sample and as such the findings reported herein should be interpreted with some caution. However, we are particularly interested in learning from young women themselves how they understand and experience poverty as well as how their livelihood portfolios contribute to overcoming the gendered dimension of poverty in urban Ghana.

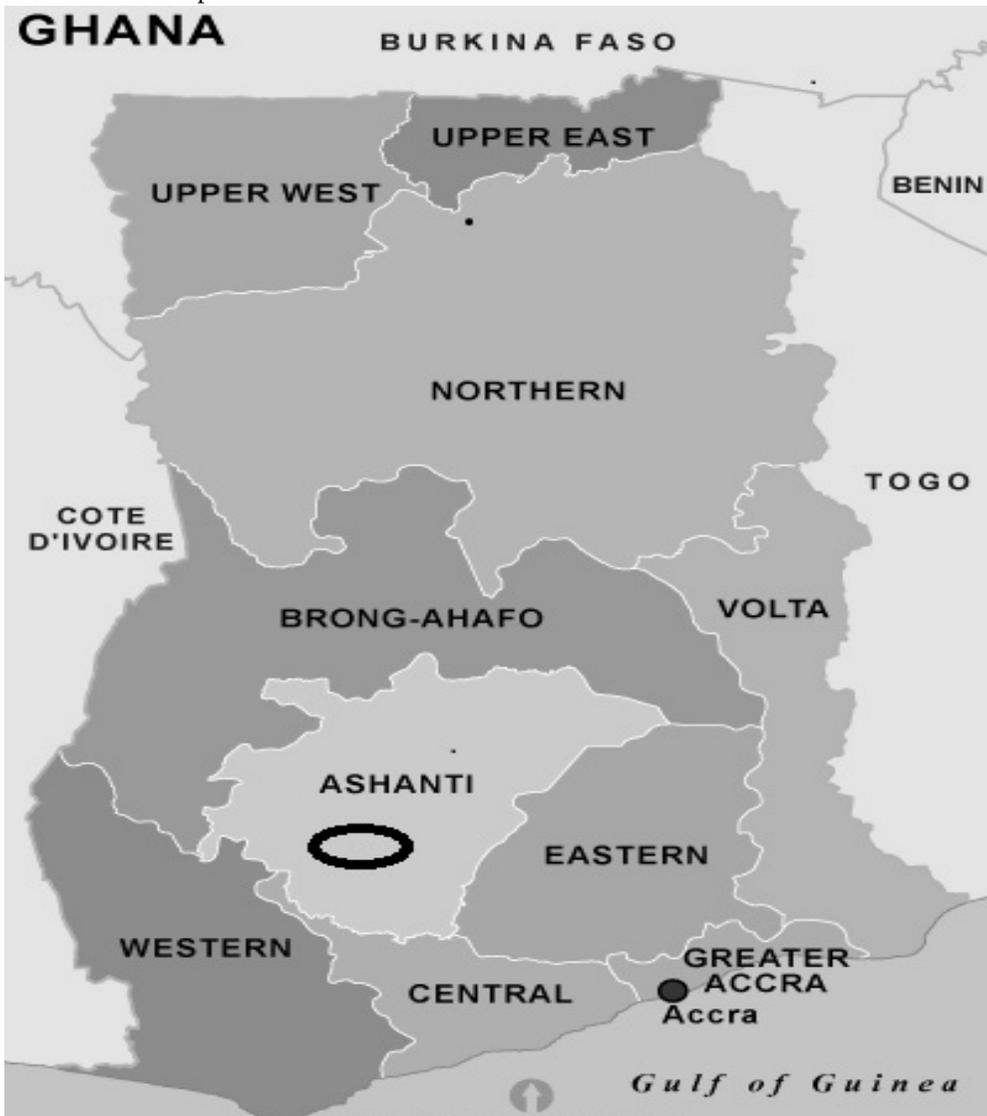
The next section presents a brief literature on head porters and hawkers in Ghana. We then present our conceptual framework/model underpinning the study. This is followed by the research methodology. The findings and discussions of the study predominantly feature in section four while the last section concludes by summarizing our main arguments and its broad policy ramifications for future development.

Poverty, Street Hawking and Head Portering in Ghana: A Short Literature Review

Ghana is a tropical country located on the west coast of Africa. It has 10 administrative regions and 216 decentralized districts. According to the most

recently held Population and Housing Census, in 2010 the country has a population of 24.87 with females accounting for 51.2 per cent and 48.8 million being males. The country is administered by a democratically elected executive president with an elected parliament and independent judiciary. A map of Ghana showing the regional boundaries is shown in figure 1.

Figure 1: Map of Ghana showing administrative regions. The blue area indicates where the field aspect of the research was undertaken



Ghana has made exciting progress in growth and poverty reduction in the last two decades, and has met or has a chance of meeting the MDGs on income poverty and education (Annim et al., 2012). The Ghana Living Standard Survey 5 report shows that poverty rates in Ghana is falling, having fell from 52% in 1991/92 to 28.5% in 2005/06 while extreme poverty rates also fell from 36.5% to 18.2% during the same period (GSS, 2008). It is further argued that between 2000 and 2006, the nation had recorded a 90% rate of progress in halving the number of people subsisting on less than US\$1.25 per day (Coleman, 2012). Additionally, a significant improvement in other non-income related MDG indicators such as gender equality, education and access to safe water has also been recorded in the Nation (World Bank, 2011), and in some quarters, Ghana has been labelled as the 'star' of Africa in terms of poverty reduction and human development (Nicola et al., 2009).

This significant progress achieved in the country has partly been through various (social) policy initiatives by the Government. Archetypal of these include the National Health Insurance Scheme (NHIS) established in 2003 which provides equitable health insurance for all; the Education Capitation Grant (ECG), the School Feeding Programme (SFP), the National Youth Employment Programme (NYEP)¹ which provides jobs for the unemployed and underemployed youth; and the Livelihood Empowerment Against Poverty (LEAP) (Nicola et al., 2009).

However, a cursory look at these policy initiatives shows that the informal sector has largely been sidelined in terms of benefitting from these Governments interventions. As a result, about four of every ten Ghanaians, mostly in the informal sector, still lived in poverty (GSS, 2000). Many of them are young women who work in micro and small enterprises, or finding a survival income as hawkers in the informal economy. Others are also engaged in the agricultural sector, mostly as food crop farmers. Indeed, two-thirds of the working population outside agriculture is active in the informal economy. Many are unremittingly poor, particularly women (ILO, 2004). Amuzu et al. (2010) aptly show that poverty and vulnerability in terms of lack of opportunities in the formal sector and deprivation in Ghana has a gendered dimension. Thus the incidence and severity of poverty in the country are higher among females compared to their male counterparts. Many poor women in Ghana lack access to productive resources and asset. Moreover, many also are confronted by heavier time burden of going about their domestic activities while others have not had the opportunity to complete formal Senior High School. Researchers such as Ardayfio-Schandorf argues that feminization of poverty in the Ghanaian context is rising having risen from 25.7% to 33% between 1960 and 2003 (Ardayfio-

Schandorf, 2006 cited in Amuzu et al., 2010). Thus, it is right to argue that many young women continue to experience the burden of poverty and vulnerability especially female headed urban households in Ghana even though statistics indicate gradual decline in the occurrence of poverty (GSS, 2008; Annim et al., 2012; Coleman, 2012).

Over the past half century or so, street trade hawking and head portering have emerged as surviving strategies for many youth especially in the era where there is virtually little government support for many young women in terms of gaining employment in the formal sector. Street hawking is primarily about selling retail goods directly on busy city streets while the business of head (load) portering involves carrying goods of a customer on heads for a negotiated fee. Head portering is almost entirely practiced by young women and teenagers migrating from the northern to the southern part of Ghana (Awumbila and Ardayfio-Schandorf, 2008). While hawking and head portering are distinct and separate economic activities, it is largely the informal nature of them and frequent engagement with the street that connect the two businesses (Anarfi and Kwankye, 2005). In this study, we have used street hawking and head porters interchangeably due to the fact that large number of the children spoken to also worked as head porters. Usually, it is the economically active youth and in many cases children who move from rural areas to urban areas to engage mostly as hawkers and head porters. For many, these activities provide a source of livelihood as well as opportunities to supplement their families' income although their activities are often done in the most hazardous circumstances.

While a number of factors such as minimal role of government in directly creating employment, the lack of employable skills and rural-urban migration have been identified as the causes of both street hawking and head portering (Aryeetey et al., 2000; Bofo-Asare, 2010), poverty is seen as the fundamental driving cause (Anarfi et al., 2003; Awumbila and Ardayfio-Schandorf, 2008). The gendered nature of street hawking and head portering has been marginally explored by some researchers (e.g. Mitullah, 2005; Awumbila and Ardayfio-Schandorf, 2008). In one comparative study, Mitullah (2005) finds that, the majority of street hawkers are women made up of all marital status groups – the married, single, widowed and divorced.

Head (load) portering is almost exclusively reserved for girls, although the recent times have seen boys/men briskly engaging in it. While both men and women are involved in the activities of street hawking, men tend to join street hawking while young and leave early for other jobs, women join the street trade later in life and

continue. Of course, children of both sexes are now increasingly engaged in both economic activities. In one extensive study, Anarfi (1997) found that more than a third (36%) of street children was involved in street hawking. These children often migrate independently to urban centres for street hawking or begin as hawkers for other people including relatives and thereafter decide to remain on the street to take care of themselves when they could no longer live on the wages paid to them by those they worked for. At present, several city authorities in Ghana including the Accra and Kumasi Metropolitan Assemblies are investing huge resources in evicting street hawkers in particular from the street on the ground that they cause danger, traffic, and obstruction to pedestrians and motorists alike. Whether these eviction exercises will be effective and their implications on poverty are now gaining considerable research attention (Boafo-Asare, 2011), and thus remain outside the scope of this research. In this study, our emphasis has been on highlighting the experiences of poverty among street workers as well as how their livelihood portfolios contribute to overcoming the poor socio-economic conditions facing them.

Conceptual Framework for the Study

Our framework for understanding the poverty conditions and livelihood activities of head porters and hawkers dwell largely on the concept of multi-dimensionality of poverty and the reasons adduced for how peoples participation/engagement in informal work remain an effective strategy in reducing poverty levels. Broadly conceived, poverty - from a macroeconomic policy perspective - has conventionally been measured mainly in terms of income and consumption dimensions with poverty threshold indicators, such as living on less than \$1.25 a day (Kiely, 2005), which have been widely used to define who is poor and who is not as there is a presumed high correlation between income and other measures of human wellbeing such as health status and educational outcomes (White, 2008). This approach is deeply rooted in classical economics of utilitarianism, which conceptualizes poverty primarily in monetary terms and views less productivity and low economic growth as the main structural cause of poverty. This tradition views the causes of poverty from an individual and micro level perspective, arguing that the most influential factor in producing poverty in many economies is low productive capacity of people which results in low income and consumption - and hence low economic growth. However this approach fails to capture other elements of human wellbeing and thus have received criticisms in explaining the nature, causes and extent of people's poverty. Indeed poor people may not always use income in conveying what poverty actually means to them. Gordon et al (2003) for instance argue that setting an arbitrary

income threshold is somehow untenable and would lead to erroneous policy conclusions due to the fact that the extent of people's poverty is not just dependent on income but also on the provision of certain important services, such as health, education, sanitation and vulnerability to shocks.

A new approach which embraces diverse aspect of human wellbeing has therefore emerged. For instance recent World Bank work on the *voices of the poor* together with Sen's philosophical works on capability approach in particular have unequivocally broadened our understanding of poverty and as such poverty has been recognized as a multidimensional phenomenon (Sen, 1999). Poverty in its broader sense is now conceptualized in terms of vulnerability, participation, limited economic opportunities and resources, assets, social exclusion and discrimination (Nayaran et al., 2000; Brett, 2003). Poverty is therefore not just an issue of living on less than \$1.25 a day but in broader sense reflects lack of access to public goods and services including social security and good health; non-ownership of housing or other assets; little or no education and training; and lack of free time for educational activities, recreation and rest (Arriagada, 2005). Sen (1999) for instance makes the point that, poverty is a multidimensional concept describing not just low income and consumption but deprivation of basic human capabilities, resulting in poor health, reduced life expectancy, illiteracy and inadequate access to material and non-material social goods and resources which contribute to improved well-being. This study relied extensively on the multi-dimensional poverty concept which focuses on several dimensions of wellbeing to assess the poverty conditions of the head porters on the streets of Ghana. By this approach, poverty level of people is seen not just in a uni-dimensional manner of income but the combined effect of the political, environmental, social and economic elements (Nayaran et al, 2000).

With respect to reducing the poverty conditions of marginalized groups, participation in informal sector work as been 'recognized as an effective strategy which helps people gain improvement in their living status especially in the era of neoliberalism which has reduced the role that Government could play in providing formal employment for the youth . The theoretical justification for marginalized people especially women participation in informal work is embedded in works of structuralism. Structuralist thinkers argue that people's participation in informal work is central to appreciating vibrant and diverse forms of economic activities (Debrah, 2007). Participation of women in informal work has also been noted to promote entrepreneurial dynamism that has the latent power to generate employment and economic growth as well as income for these groups in meeting

their basic needs (Debrah, 2007). Thus, from this perspective, the marginalized population needs to be empowered through substantial investment and training for them to be engaged in activities in the informal sector in order to engineer growth and development. The paper dwells on this view to ascertain the extent to which females' participation in the informal sector work particularly hawking and head portering is contributing to improving the difficult socio-economic circumstances that confronts them.

Data and Research Methods

The qualitative methods and design was used in conducting this research. According to Sarantakos (2005), the central principles of the qualitative methodology include the fact that its aims are open and explorative; it involves communication between researchers and respondents and its flexibility with regard to choice of research instruments and procedures. The qualitative research methodology is based on certain research foundations and these are: its perception of reality as existing in a naturalist setting, and its interpretive, communicative and qualitative nature (Cresswell, 2006; Denzin and Lincoln, 2005). Creswell (2006) further opines that the focus of qualitative research is based on deriving the meaning participants hold about a problem or issue, not what the researchers bring to the research, nor what writers have concluded in the literature. We employed the qualitative design and methods based on our research aims to understand how head porters and hawkers perceive and experience poverty as well as how their livelihood portfolios contribute to overcoming their difficult circumstances. Our aim for conducting interviews was basically to learn from our respondent's concerning their perceptions about their realities on the street rather than establishing statistical evidence and causal relations (Bryman, 2008; Creswell, 2006; Sarantakos, 2005).

Sarantakos (2005) argues that qualitative research mostly employ semi-structured and unstructured interviews during data collection. In this way, an in-depth semi structured interviews technique was used largely in collecting the data from some 30 female street hawkers who were engaged in selling all sorts of items, including ice water, polythene bags and a range of food stuffs for a period of two (2) months in Kumasi in 2012. Additionally, our sample included 10 head porters (Kayeyei¹) who carried all sort of items on their heads for people who come to do shopping in the Central Business District of Kumasi. Participants were drawn from Kejetia, Anloga Junction, Osei Tutu Bolivad Street and Ofori Krom Junction. Indeed, researching the lives of urban street trade hawkers and head porters may be difficult, resource

demanding and challenging exercise given the busy schedule of these groups who mostly go about their normal business especially during the day. As a result, initial agreement was made with the respondents which allowed us to carry the interviews in the evenings around 5-7pm when most of them are closing from work. Data collected covered the demographic characteristics of the respondents such as their age, educational attainment, gender and ethnicity. The meanings and experience of poverty by these young women together with how their surviving strategies serve as a means to improving their living conditions were also covered in the data collection. Lastly challenges associated with street workers were also collected. Transcripts from the in-depth interviews and field notes were coded and analyzed qualitatively, supported with the quantitative data which were inputted into the Statistical Product and Service Solutions (SPSS) Statistics 20.0. This enabled us to generate percentages for some of the variables. At the same time, content analysis was used to group, compare and examine findings through positioning the results in the lens of similar works conducted in the Ghanaian context.

Gendered Poverty and Livelihood Portfolios of Urban Poor Women: Experience of Street Hawkers

This section presents the results of the study based on field work conducted with participants and drawing on the relevant scholarly works on street workers in Ghana. First the analysis looks into the demographic characteristics of the respondents. We then move on to present the young women's understanding and experience of poverty and how their surviving strategies and livelihood portfolios contribute to overcoming the poor socio-economic conditions that confronts them. We conclude by outlining policy suggestions from Government and other non-state actors for street trade hawkers and head porters in reducing poverty.

Demographic Characteristics of Respondents

The demographic characteristics of the respondents covered in the survey included their age, ethnicity, gender and educational attainment. In terms of age, the respondents sampled aged between 6 to 25 years with majority (42.9%) falling within the age group of 6-18years. This high proportion of respondents in the age category of 6-18 years highlights the youthful nature of people engaged in hawking and head portering. It is important to draw attention to the fact that our sample covered a 6year old girl who was found selling water to support household income. The six year old Maame Ama explained:

„My mother sent me here to come and sell water so that she can use the money to buy my school books and pencil. I come here only after school. Sometimes when I get home in the evening, I feel so tired that I cannot study and do my homework”.

The above narrative from Maame Ama suggests that selling on the street may offer a means for her mother to get money to provide for her educational needs. However, such a decision to push young girls at that tender age to sell on busy urban streets may be exploitative on the part of parents and may also have negative implications on the education and academic performance of children. Additionally, she may be at the risks of vehicular accidents as the streets in the Central Business District in Kumasi always remain busy especially during the day. Another important demographic variable of the respondents is their ethnicity. The ethnicity of the respondents is essential, as it serves as a social indicator of the regional inequities that espouse outmigration from remote areas, especially in the Northern Regions (Oberhauser and Yeboah, 2011).

Almost all the participants surveyed in this study with the exception of about 5 young women, were from the northern parts of Ghana. These young females had migrated from the Northern Regions to Kumasi with the aim of finding a survival strategy given the lack of economic prospects and the inability of their relatives to cater for their school needs which made them dropout of school. Thus the ethnicity covered in the study includes Dagomba, Sisala, Gonja and Mamprusi. Indeed, street hawking and kayayei in Southern urban Ghana, precisely Kumasi and Accra has been reported as an occupational niche for females who migrate from the North to the South (Awumbila, 2007). Gender wise, our focus was on young women. Thus, our survey covered 69% females with the remaining 31% being males. Earlier research had shown that hawking and pottering in Ghana is predominantly a female occupation (Oberhauser and Yeboah, 2011).

In terms of education, none of respondents sampled had attained education up to the secondary level. They were all either primary school goers or drop outs from school. In one study by Awumbila and Ardayfio-Schandorf (2008), it was reported that among street hawkers and porters in Accra, a total of 61% have not had any formal education, 35% have had Primary education while only 5% have attained Junior Secondary School education.

The lack of higher formal educational attainment among these marginalized groups is largely attributed to lack of financial resources and account for the increasingly unceasing flows of young females from rural Northern Ghana to the South to seek multiples sources of livelihoods in the informal sector in the face of declining agricultural and agricultural- related employment in the northern parts of the country.

Poverty: Understanding its Dimensions and Experiences from Young Women's Perspective

Our survey on how street trade hawkers and porters understand and experience poverty points to four main issues. Thus, low income from work, lack of access to productive resources and decent economic opportunities, vulnerability to diseases and the lack of access to and utilization of health facilities (social exclusion) are the main dynamics of poverty as indicated by the young women during our field work.

To begin with, the hawking and head portering business as a means of livelihood for the young females does not require much skill or any huge capital outlay to start. However, some of our respondents (4 young women) who were selling various food items argued to have started their business through bank loans from microfinance institutions. Notwithstanding the little resources needed to commence their activities, it was discovered that low income from work seems to be a common experience among all the street trade workers. Indeed, many of the activities undertaken by young women in the informal sector such as head portering, selling of items and working in shops/restaurants continue to attract low and irregular income (Awumbila, 2007). As illustrated by Kwankye et al. (2007a), poverty among street trade hawkers manifest in low earnings from work which does affect the capacity of these young women to cater for their basic needs. Our survey indicates that, per the experience of poverty among these poor young women, a minimum threshold of US\$1.25 is woefully inadequate for them to be considered not poor.

Similar situation has been recorded by earlier researchers. In their study of reproductive health implications of street hawking in Accra, Kwankye et al. (2007a) sought from hawkers the amount they considered to be adequate for them to meet their basic daily basic needs. Their results point out that more than half of the female hawkers in Ghana suggested an amount ranging between GH¢1.8- GH¢8.66 (US\$0.91-US\$4.33) to be their daily required income in order for them to meet their basic needs. This conflicts with normative understanding of what would be

needed in order to classify one as non-poor as demonstrated in the global hegemonic project. As noted already, mainstream understanding as seen in the MDGs set \$1.25 per day as the absolute poverty line. However, from the perspective of the hawkers and porters, this amount remains woefully inadequate. Thus, income poverty from these young women perspective and their experience 'transcends the international poverty line of \$1.25 a day. This may largely be attributed to the context specificity with regards to the living circumstances. Beyond this, there were concerns about irregularity of income earned from work. In our in-depth, interview a 15-year old Mamuna professed:

“I come here always to sell rubbers. This economic activity I am doing is nothing to write home about. On a very good day I get about GH¢12 (US\$5.6). On bad days I get just GH¢1 (US\$0.46) and sometimes I do not get any while I walk under this scorching sun. Meanwhile, what I am doing is not my own business; I only get more income (commission) from my Madam if I am able to sell more. My income from this work shows that I am poor. The government must come to our help”.

The above statement from Mamuna does not only highlight the difficulty associated with her source of income but more importantly how irregular her income source could be from her livelihood. Indeed, many of the hawkers in the Metropolis sampled mostly do not own what they sell. Many have largely been employed by people who own big supermarkets in the Metropolis and thus get commission from their employers based on how well they are able to sell for these supermarkets. Those hired by shop owners also undertake task such as running errands, cleaning and washing dishes as well as refilling shelves (Oberhauser and Yeboah, 2011). Consequently aside the 4 women who indicated to have started the business through loans suggesting that they own their business, the remaining were employees working for supermarkets. Inability to sell much on the day means that they get little income from their employers. It is imperative however to note that working relationship between these hawkers and their employers is seen as healthy and cordial (Berg, 2007). Moreover, the head porters also argued that in recent times, they find it difficult to get loads to carry, thus, limiting the opportunity for them to earn higher income. A 15 year old who migrated from Northern Ghana to pursue head portering had this to say during a focus group discussion:

“Nowadays, business is not good. Sometimes I do not get any load to carry. This forces me to borrow money from my friends to buy food”. Worryingly, daily earnings are mostly spent on basic necessities, such as food, sanitary

facilities and water with little left for savings (Berg, 2007). In effect, low and irregular income from hawking and portering as experienced by our survey participants is a major dimension of poverty strongly associated with young women working in the informal sector”.

At the same time, the experiences of poverty among female informal sector hawkers evident from our interviews indicate that lack of access to resources and decent economic opportunities remain a key dimension. Indeed, in many contexts, “gendered inequality manifested in unequal distribution of economic resources and power at the intra-household levels are key factors which do push and keep households especially female headed ones in poverty” (Amuzu et al., 2010:20). Interview data suggest that lack of formal, decent and sustainable employment opportunities remain elusive to these poverty-stricken young females. Their exclusion from gaining decent employment has undeniably pushed them to resort to hawking and head portering. Reasons cited by the participants of this study for the lack of decent employment opportunities included their low educational attainment (drop out from school), lack of employable skills and generally, the lack of Government support in creating industries in the formal economy which could have absorbed them.

In Ghana, the major Government initiative providing economic opportunities for young people has largely been expressed through the National Youth Employment Programme (NYEP), which seeks to provide jobs for underemployed and unemployed youth. There is ample justification for focusing on the youth given the high youth unemployment rates in the country, which drives migration of young people from rural areas to Southern cities in search of non-existing jobs (World Bank, 2011). However, given the low level of educational attainment and drop out among these young street trade hawkers and porters, it could be argued that the NYEP largely discriminate against these poorer young women on the street as the programme employs young people with at least Junior Secondary School education (World Bank, 2011). Additionally, the lack of the access to resources has been linked to inequality and socio-cultural practices, as females by the standards of the Ghanaian society are mostly limited when it comes to owning productive resources. This differential access to resources has resulted in the females facing heavy burdens and stressful socio-economic conditions (Oberhauser and Yeboah, 2011).

Added to the lack of resources and economic opportunities, our survey results indicate that vulnerability to diseases and the lack of access to and utilization of

health services is another pathway in which young women working in the informal sector experience poverty. In fact, the youth and mobile populations especially those working as hawkers and porters are considered at higher risk of becoming infected with sicknesses (Garenne, 2003:17). Almost all of our survey participants argued that, the high levels of susceptibility to diseases considerably represent a major dimension of their vulnerability. The major health problems facing the head porters and street trade hawkers include malaria, headache, diarrhea and cholera. This is attributed to the tedious nature of their work and the insanitary living conditions in which many of them find themselves.

Despite the high propensity to falling sick and exposure to risks due to their living conditions, the majority of these hawkers and porters do not take proper medication. In Ghana, the major health intervention initiated by the Government to ensure adequate access to and utilization of health service is the (NHIS). The purpose for implementing the scheme is for the government to cater for health treatment of the aged, the poor as well as children of parents who both subscribe to the scheme (Arhin, 2013). However per the operations of the scheme, , as dependent minors, many of these young porters and hawkers are supposed to be insured by their parents as there is fixed charge of GH¢ 5 (US\$2.28) for processing and registration. Unfortunately, most of them stated that their parents are poor and thus have not been able to afford initial charge. This suggests that these young females cannot be covered under the NHIS as their parents' have failed to provide the amount needed for processing their registration. This means that, they have to be registered on their own and have failed to register. Information elicited indicates that, through the financial assistance of Street Children Development Foundation (SCDF), which is a non-governmental organization; about 3000 head porters in the study area have been registered under the NHIS. Though this initiative is commendable, a lot still needs to be done considering the current estimate of over 30,000 street trade hawkers and porters in Southern Ghana (UNICEF, 2007). Moreover, even those porter girls who have been registered under the NHIS may not be able to utilize public health services. The reason for this could be summed up in a comment by a 14 year head porter, Zenabu:

“I am privileged to have been registered under the NHIS by the SCDF. However I receive little attention from health personnel's when I visit the hospital for treatment when sick because the nurses don't look after me since they say I am wearing dirty dress”.

The above comment highlights some important issues that need careful scrutiny. First it suggests that aside the high propensity of falling sick as a dimension of poverty, many of these young women experience exclusion from mainstream society demonstrated in the lack of attention on the part of health personnel's who are supposed to rather provide protection and security for these young ones. This in effect may reinforce their feeling of powerlessness and ruling out from society. Indeed "poverty is gendered in its predisposing factors, processes and impact and that the ways in which young women experience poverty are related to their position and situation in society" (Awumbila, 2006:17). Additionally, the lack of proper attention from health personnel's when these young porters visit hospital could make them resort to self-medication. Certainly, Kwankye et al. (2007b) have reported that self-diagnosis and self-medication seem to be commonplace among these young women on the street, often relying on friends who have suffered similar symptoms beforehand. Thus, when the porters and hawkers visit the local chemist, they have already determined what they want, and buy the drugs over the counter from shop attendants, who may not ask any questions. Such practices may further complicate the health situation of these hawkers and porters and push them into ever poorer health; most of them seem to be unaware of the implications of this or indifferent to what happens to them.

Overall, it could be argued that poverty among these poor youth hawking and carrying various loads on their heads is a visible condition with manifold manifestations as evident in diverse aspects of their socio-economic circumstances. Nonetheless, generalizing these dimensions of poverty for all informal sector workers would be simplistic, insufficient and problematic. Indeed, the association between poverty and informal sector workers does not hold uniformly across space. This is because the self-employed, particularly micro-enterprise owners, are found to have average earnings far above the minimum wage, allowing an inference, a lower likelihood of poverty among such people (Charmes, 2012). Consequently, in many cases, it might be incorrect to claim that the various dimensions of poverty reported by the porters and hawkers in our study are the defining characteristic of the whole informal sector. Nevertheless, the experiences reported herein have far wider implications for social protection and poverty reduction strategies.

Surviving Strategies and Poverty Reduction

The preceding discussions have highlighted the various dimensions of poverty experienced by young people, finding a survival strategy in urban highways of Ghana. This section presents how the livelihood portfolios of these young people contribute to overcoming their poverty conditions and the difficulty circumstances that confront them. We also highlight the difficulties associated with their surviving strategies. As noted already, the activities undertaken by porters and hawkers require little or no capital to begin. Field observations revealed a considerable degree of the organization of the work undertaken by the street trade workers. Many have adopted the strategy of moving in groups, often providing information on available opportunities for their acquaintances while ensuring that there is no struggle among them in the quest to get a load to carry (Oberhauser and Yeboah, 2011).

Undeniably, many of the street trade workers often do not operate in haphazard manner but in well-defined spaces, largely based on ethnicity (Awumbila and Ardayfio-Schandorf, 2008). This confirms the assertion that the livelihoods portfolios of urban poor street workers are often embedded in social relationships although searching for load to carry is done independently (Berg, 2007). Thus, in their day to day work, ethnic spaces have been developed among specific ethnic groups, serving as a mechanism to avoid any potential conflict. However, not much recognition is given by the porters regarding the load they carry. Thus, in the quest to earn more income, many of these young women give very little or no consideration to their age but take on loads according to their perceived ability to carry the load. The activity undertaken by our participants show considerable gender variations. While the males are able to do multiple sources of activities, females were only confined to transporting goods from shops to lorry stations for customers. Aside carrying loads with trucks, males are also engaged in other activities such as serving as shop assistants, working in restaurants, washing dishes and selling of goods such as coconut and various assorted items. In effect, the activities undertaken by street trade workers is highly gendered with males involved in the remunerative loads while their female counterparts are mostly limited to carrying smaller loads of petty traders and travellers which attract little pay (Awumbila and Ardayfio-Schandorf, 2008). The gendered disparities with males carrying heavier loads and engaging in multiple activities compared to their female counterparts may be attributed to the strong physical strength of the males.

As a way of contributing to poverty reduction and the difficulties confronting the urban poor, particularly the females, hawking and portering serve as a means of earning income. Our survey indicate that, on a very good day, porters and hawkers

could earn on the average between GH¢20-40 (US\$9.11-US\$18.21). However, in bad times, some earn absolutely nothing and had to rely on acquaintances in order to meet daily basic needs such as buying food and water, an indication that earnings fluctuate with the fortunes of the markets and clients. Moreover, earnings also differ with respect to gender. Oberhauser and Yeboah (2011) argue that income distribution among street trade hawkers and porters are gendered as males are able to earn higher income compared to their female counterparts. They show that on the average, females earn between GH¢15-105 (US\$6.83-US\$47.81) weekly whereas the males earn GH¢86-145 (US\$39.16-US\$66.02) per week. Similar situation has been documented by other scholars. In their study of gendered poverty, migration and livelihood strategies of female porters in Accra- Ghana, Awumbila and Ardayfio-Schandorf (2008) found that males earn on the average GH¢3 per day (US\$1.37) compared to GH¢1-2 (US\$0.46-0.91) for the females. "The multiplicity of work by males, together with their ability to enter into long-term arrangements with clients as well as the ability to transport higher volume of goods more efficiently; and therefore serving more clients mainly account for the gender differences in earnings" (Oberhauser and Yeboah, 2011:31). Gender differences in earnings has also been linked to the higher bargaining power and capability of the male workers who are able to bicker payments for the services they render depending on the size and weight of the load and distance to be covered. For the females, payment mostly depend on the kind heartedness of clients who pay any amount they consider suitable (Awumbila and Ardayfio-Schandorf, 2008). This reinforces the argumentation of Beneria (2003), who forcefully maintains that societal perceptions regarding females working in the unrecognised informal sector as ready to settle for any payment for their services often contribute to their exploitation and social exclusion in society.

Notwithstanding the gendered disparities in terms of earnings, overall, income earned from the various activities contribute significantly to reducing the poverty conditions among street workers and their household. Earnings from low paid onerous work help to meeting basic needs. While there were complains of lack of decent sleeping places, it was discovered that food to eat was not a major issue. Many have even adopted the strategy of eating once or twice in order to be able to save from their earnings. Thus, we discovered that hawking and portering serve as means of contributing to household income in supporting other relatives. Significantly too, the porters who are migrants from the relatively poorer Northern Regions argued to occasionally send remittances and other items to their families up North. Participatory and much anecdotal evidence shows that some especially the males are

able to remit in kind and send items such as imported rice, soap and other household provisions to their families up North (Anarfi and Kwankye, 2005). The means through which the porters send these items are basically through relations and other fellow migrants who are going back. Sewing machine, clothes, utensils among other things were the material possessions that have been acquired by the hawkers and porters through income from their work. Some have also been able to open micro- businesses such as selling drinks, food stuffs and home appliances.

Additionally, while some are not able to save any earnings, others manage to save some part of their earnings with the SCDF. In an interview, the director of SCDF argued that about 4000 porter girls were saving some part of their earnings with the foundation at the time of the survey. There is no interest charge for rendering this service to the porters. This informal system through which these young females save their earnings offer the merit of low transaction cost, little bureaucracy and paper works, no interest charge and the flexibility to adjust and ability to get their savings back in times of difficult financial situation compared to the formal banking systems which may require some level of financial literacy (Berg, 2007). This informal system of saving some part of their earnings afforded the porter girls the opportunity to gain access to their money when confronted with any extremely difficult situation when they could receive no assistance from anywhere. It has also afforded many the opportunities to buy material possessions which cost relatively higher such as the sewing machine.

Overall, our findings suggest that hawking and portering significantly serve as an important livelihood strategy (employment and income) engaged by the urban poor particularly females especially in the era of neoliberal economic reforms which has largely limited the possibility for young people to gain employment in the formal sector. Thus, many through hawking and portering continually, are able to meet their consumption needs, acquire material possessions while others have also moved beyond into micro enterprise development, thus directly improving household welfare. Additionally, a good number of porters who migrated from the rural savannah zones to the Southern cities, sometimes without the knowledge of their familial relations, have been able to acquire the needed financial resources in preparation towards their marriage life and transition into adulthood (Kwankye et al., 2007b).

Notwithstanding the potential role of these activities in contributing to overcoming poverty, several factors were identified which serve as great deal of challenge for the

porters and hawkers. Vehicular dangers, insult and cheating from pedestrians and difficulties associated with the vagaries of the weather were mentioned as particularly important factors facing hawkers and porters while going about their activities on the streets. Of particular relevance is the insult and robbery from customers. It was discovered that many of the porters who carry load are given amounts that do not commensurate the load they carry and any attempt to express their dissatisfaction in their own language is often misconstrued as insult, which attract reproach, insult and intimidation. Indeed, head porters and street trade hawkers are liable to face discourteous treatment and insults from customers to whom they render services (Kwankye et al., 2007b). The conflicts, disagreements and quarrels between the porters and their customers is mainly attributed to the lack of clarity surrounding fees charged for carrying loads (Awumbila, 2006). In this way, the lack of standards for hawkers and porters to rate their services in monetary terms and non-existing 'formal structures that protects their livelihoods contributes to their vulnerability in today's broadening marketization' (Oberhauser and Yeboah, 2011:33). Moreover, extremely hot sunny conditions that they are exposed to, causes severe headache among these porters and hawkers who work for more than eighteen (18) hours under the scourging sun. In the evident of rainfall, especially at night, the porters were seen helpless as they do not have decent accommodation. These complexities with regards to the difficulties confronting the livelihood portfolios of young people on the street (hawker and porters) point to urgent policy responses. The next section sums up the study and proposes a set of policy options.

Conclusion and Implications for Poverty Reduction

Our study on the gendered aspect of poverty and livelihood portfolios in Ghana has shown the interlocking dimensions of poverty experienced by young women and how their surviving strategies contribute to overcoming poverty. Growing body of research has shown that economic restructuring following the neoliberal economic reforms and socio-cultural practices largely account for pushing many of these folks to find their livelihoods on urban highways due to their limited access to resources, productive assets and sustainable employment in the formal sector (Oberhauser and Yeboah, 2011).

Poverty reduction strategies have become the cardinal policy focus for several countries including Ghana in recent times. Although poverty is now recognized in many quarters to have a multiple dimensions policy prescription and strategies are still firmly rooted in the idea of money-metric \$1.25 a day aspect of it. One of the

consistent measures to track progress on poverty reduction in the wake of the Millennium Development Goals (MDGs) has been the ability of countries to reduce the number of people living on less than two dollars a day. By 2010, Ghana was already a 'star performer' as far as achieving the MDGs goal on poverty reduction were concerned as, ahead of the target date of 2015, the country was able to have reduced the number of its population living on \$2 a day from 52% in 1991/92 to 28.5% in 2005/06 while extreme poverty rates of those living on about a dollar also fell from 36.5% to 18.2% during the same period (Ghana Statistical Service, 2008; UNDP Ghana and NDPC/GOG 2010; 2012). Yet, as this study shows, poverty has different dimensions which need to be factored into the determination of the progress of poverty reduction effort.

Our study therefore contributes to the growing body of research emphasizing the multi-dimensionality of poverty (Sen, 1999; Anand & Sen, 1997; Nnarayan et al, 2000). The paper demonstrates that poverty is therefore not just an issue of living on less than \$1.25 a day but in broader sense reflects lack of access to public goods and services including social security and good health; non-ownership of assets and little or no education, susceptibility to diseases and social exclusion of the marginalized populations. While income is very important for poor people, it is not the sole determinant to enable them enjoy wellbeing and quality of life. Issues such as access to public goods and resources, creation of opportunities for participation in productive ventures are all determinants of poverty.

Thus, poverty has many facets with multiple manifestations, often revolving around living circumstances and situations. While portering and hawking provide income in meeting consumption and other material needs, it cannot serve as a sustainable means of livelihood given the fluctuations in earnings and the various identified challenges associated with it. We also take note of the fact that, a huge number of people are involved in the hawking and portering businesses thus attempts to bar them from engaging in such activities will be counter-productive. In view of this, the following set of policy options are being proposed in efforts towards improving the situation of street trade workers.

First, this paper adds voice to the calls for more gender-based policies and programmes in livelihood development through the provision of decent and sustainable employment programmes. Government, NGOs and other stakeholders whose mission are consistent with the welfare of the urban poor could come to the aid of these young women by providing decent employment especially in the area of

micro enterprise development. This must be complemented with practical trainings and capacity building programmes which will enable these young people the opportunity to manage their own micro enterprises. Additionally, the Ministry of Women and Children Affairs in Ghana could team up with human right-based NGOs in providing healthcare and safety nets for these young people. Moreover, these agencies could make their offices open or could possibly establish an accessible centre where these young women could seek advice and report any abusive and exploitative act that confronts them.

At the same time, Government could come to the aid of the growing number of hawkers, organize them and provide them with subsidized micro loans in order to help them expand their livelihood portfolios while others could also diversify into more stable income earning activities. There are schemes such as the Micro-finance and Small Loans Centre (MASLOC) and the Hawkers Empowerment Programme, which basically aim at equipping hawkers, head porters and food vendors with skills and start-up capital and to better improve their standards of living and to properly engage them in some economic activity that adds value to the nation needs. Such schemes need to be revitalized and scaled up to reach the throngs of young people finding their livelihoods on urban highways. Of fundamental to the solution of street hawking also lies in the expansion of access to education, skills development and the need to bridge the rural-urban divide which serve as a primary motivation for migration of young people from rural to urban streets. While our recommendations are not necessarily new, we are of the view that they will be accorded with the urgency and the attention they deserve by the respective Authorities mandated to do so.

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i *Kayayei* (Sing. Kayayoo) is the local term for a female porter or bearer from Ghana, and is a person who carries objects for others. The term can be broken down into two words, *Kaya*, meaning load/luggage/goods in Hausa language, and *Yei*, meaning women/females in Ga language, as the role is almost exclusively carried out by females.

ii NYEP is now known as the Ghana Youth Employment and Entrepreneurial Development Agency (GYEEDA).

Appendix 1: SURVEY/CHECKLIST ON UNDERSTANDING OF POVERTY, ITS EXPERIENCE AND SURVIVING STRATEGIES AMONG HEAD PORTERS IN GHANA

This is an interview guide scheduled to assess the perceptions, understanding, causes and experience of poverty as well as how the surviving strategies of head porters and hawkers working in the informal sector contribute to overcoming their poverty conditions in Kumasi, Ghana. The researcher would be very grateful if you could provide answers to these questions. All information given shall be treated confidentially.

Part One: Demographic Characteristics of Respondents

1. Sex (a) Male (b) Female
2. Name of respondent.....
3. Age of respondents.....
4. Educational level (a) Primary (b) JHS (c) Drop out d) No formal education
5. Where do you come from? a) Northern region b) Upper east c) Upper west (d) other

Part two: Understanding of poverty and its experience among informal workers

6. What is your understanding of the term poverty?
7. Based on your living situation, how would you rank living conditions?
a) Very poor (b) poor (c) non-poor (d) rich
8. Can you explain the reason for your answer?
9. How does poverty manifest in your life?
10. What are the various difficulties facing you here?

11. What has accounted for your poor living situation?

Part three: Surviving strategies and livelihood activities

12. What kinds of activities are you involved in here?

13. How long have you been hawking here?

14. How many hours do you spend on the street daily?

15. On the average, how much money are you able to make in a day?

16. In what ways do your activities contribute to improving your living circumstances?

17. How does the activities you do help you and your family?

18. What are the major challenges facing you here while hawking?

19. What do you think should be done to improve upon your business?