

ASHESI UNIVERSITY COLLEGE

**A STUDY OF THE STREET HAWKING PHENOMENON: A
REVIEW OF INTERVENTION PROGRAMMES**

By

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DECLARATION

I hereby declare that this dissertation is the result of my own original work and that no part of it has been presented for another degree in this university or elsewhere.

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ABSTRACT

This study provides insight into the underlying causes of the street hawking phenomenon and evaluates the effectiveness of some intervention programs. Every year in Ghana, large amounts of youth, usually, between the ages of 18 and 25 take to the streets to engage in the hawking business. This represents a large number of our human capital which is largely underutilized; these people lack the basic skills to contribute to nation building and to provide revenue for government by way of taxes.

The objective of this study was to review the intervention programs established by the government which generally seek to equip street hawkers with basic skills sets to capitalize on opportunities for self development and to provide more insight into the underlying causes of street hawking as an economic activity. However, the effectiveness of the intervention programs could not be verified through this study because of the 100% non-participatory rates of all respondents in this study. That notwithstanding, this study identifies the shortcomings of the operations of the intervention programs, providing solutions to make it more resourceful.

The study is useful to the Government of Ghana, policy making institutions, the general public and all other stakeholders because it throws light on the shortcomings of the existing intervention programs; suggesting ways to make it more efficient in order to get the bulk of the youth off the streets, engaged in other forms of livelihood.

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CHAPTER ONE

INTRODUCTION/OVERVIEW OF STUDY

1.1 Background

Street hawking, which is the act of selling retail goods directly on busy city streets is a major phenomenon in developing countries. In most African cities the problem is especially acute, and Accra, the Ghanaian capital is no exception. Street hawking arises primarily because of rural-urban migration, unemployment, and the increasing number of school dropouts. It serves as a source of livelihood and in addition, an avenue also, to supplement family income. Rural poor youth moving into the city in search of non-existent jobs fail to find employment because of lack of education and employable skills. They end up as street hawkers selling wares on major city streets (Asiedu, et al 2008).

"A hawker can be defined as a person who offers goods for sale to the public without having a permanent built-up structure from which to sell" (Asiedu, Agyei-Mensah, 2008 Pg1). Street hawking exposes the individual to the risk of potential accidents, loss of lives, abuse, reproductive health problems, easy prey to crime and prostitution as well as a number of other social problems. In addition, street hawkers retard national growth because they cannot be taxed to provide revenue for the government, impede traffic, increase travel time and fuel costs thus increasing transportation costs and the average costs of doing business (Davis, 2008). In addition, hawkers operate in unsafe public spaces where they have to manoeuvre between cars and motors to make their living at the

risk of losing their lives and at the mercy of the weather, crime amongst other factors.

However, in today's fast paced world, people rarely have the time to travel to the market centres to shop hence hawking provides timely and affordable services because goods are sold at relatively cheaper prices although the quality of such products cannot easily be verified. Additionally, patronizing from these hawkers is convenient and cost effective because products are sold as single items and not in bulk making it quite affordable and there are no limits to hawkers' work times making them very accessible (Davis, 2008).

According to Palmer (2007) support for skills development in the informal economy, which is by far the largest destination for school leavers, is virtually non-existent, hence, the most important issue being highlighted in relation to the phenomenon of street hawking is the issue of skills training and development to improve the status of these hawkers and to remove them from the situations they find themselves in being on the street. Despite the benefits of easier access to retail goods that the hawkers provide to drivers, motorists and pedestrians, there are high costs to their presence on the street. Due to the intense discussion on Ghana's major news media about the street hawking phenomenon and the length of social commentary, it has led to some form of intervention by the government and other organizations to try to curb its effects. In addition, policymakers and government officials have also intervened in an attempt to solve the hawking problem.

The Accra Metropolitan Assembly (AMA) has over the years tried to rid the streets of these hawkers, but have failed. A pedestrian market was built for the hawkers at Odawna, Circle- a suburb of the capital Accra but these hawkers continue to sell their wares on the street. The most recent decongestion exercises which took place in October and December 2009 were carried out to tackle the existence of unwanted structures (slum dwellings), congestion of the capital city and to deal with sanitation issues aggravated by the activities of these hawkers.

In addition to efforts made by the AMA to get the hawkers off the streets, the administration of the ex-President (2000-2008) also tried by establishing the Micro-finance and Small Loans Centre (MASLOC) and other initiatives such as the Hawkers Empowerment Programme, which is basically aimed at equipping these hawkers, 'kayayei',¹ food vendors and others with some skills and some start-up capital to better improve their standards of living and to properly engage in some economic activity that adds value to the nation. MASLOC was established early 2004 and was launched by former President John Agyekum Kufuor. It is the largest economic empowerment programme in the country and includes a \$50 million microcredit and small loans fund to be accessed by traders, craftspersons and hawkers to improve their socio-economic standards (Atafori, 2006).

The Hawkers Empowerment Programme (HEP) is an empowerment and consciousness-building programme that focuses on micro-entrepreneurship capacity building and HIV/AIDS education in the fight

¹ "Kayayoo" (plural of kayayei) - term that refers to head porter girls normally found in large market places or commercial centers.

against HIV/AIDS. The objective is to alleviate the vulnerability of hawkers and traders (the majority of whom are women) and enhance their socio-economic status and independence. It is an intervention strategy established in October 2002 by the International Labour Organization (ILO) designed as a pilot program to empower hawkers especially women in the form of micro-entrepreneurship with the aim of minimizing their vulnerability. Since its inception in 2002 the HEP is reported by the Ghana Social Marketing Foundation (GSMF) International to have trained a total of 90 hawkers all over the country; the programme so far is said to have improved the health and sexual lifestyle of these hawkers, improved their business management skills and social status (GSMF, 2003).

These initiatives and intervention programs are basically aimed at empowering the street hawkers with the requisite skills to improve themselves and contribute to the economy by engaging in properly regulated jobs which can be taxed and used in nation building. Aside these programmes initiated, the street hawking phenomenon still exists which gives rise to a number of questions: Why do these hawkers still exist on our streets? What is the success rate of these programmes and have they really gone on to improve the lives of the ordinary hawker on the street? What are the requirements needed to access loans and how many of these hawkers can meet these requirements? Are these initiatives still operational? Has it been able to serve the purpose for which it was set up? This study will attempt to find answers to some of these questions.

The importance of the informal sector of our economy cannot be overstated. Research has shown that the informal sector of which street hawking is an integral part, constitutes a significant part of most national economies especially in developing countries. According to the World Bank, the "informal sector" is a force in developing states comprising between 25 percent and 40 percent of annual economic production in Africa and Asia (Maguire, 2009). Developing countries are mainly characterized by large informal sectors and Ghana is no exception. Informal economies make important contributions to the economic and social life of any city because it offers opportunities for people who are unemployed including those who lack skills for formal employment and school drop-outs to make a living. Such informal sectors continue to grow because planned economic development has not created enough jobs to reduce unemployment; about 90 percent of Ghana's labour force is based even if partly in the informal sector and almost three quarters of the population in sub-Saharan Africa are employed in this sector (Davis, 2008).

1.2 Problem statement

According to Palmer (2007), every year in Ghana, large amounts of youth enter into the informal sector with little or no skills training since the transition rate between the junior high school and the senior high school is 30%. It has become a normal occurrence to see large amounts of the youth on our streets, engaging in hawking, which is not ideal for young people in any nation. They should be engaged in properly regulated jobs which add value to nation building and development hence the establishment of some intervention programs by the government to aid in

this objective. A number of intervention programmes have been designed for these hawkers over the years namely the "Operation Back Home", the pedestrian market, the MASLOC and the Hawkers Empowerment Programme. However, hawkers are still seen on the streets. The purpose of this study was to investigate the reasons for the presence of the hawkers on the streets and to review the effectiveness of the intervention programs, and to recommend other programmes with the interests of the hawkers in mind to get them off the streets.

In some countries, for example Malta, street hawkers are licensed by certain statutory bodies regulating their activities, making them effective contributors to nation building through the tax system. In Ghana however, anyone can become a hawker overnight because there are no huge capital requirements and no such licensing regimes. Moreover, there are hardly any sustainable intervention programmes thus, the phenomenon of street vending, porter girls commonly known as "kayayei" and the street hawking business continues to expand, posing all kinds of problems that not only affect society but the hawkers also (Kwankye et al, 2007).

The main reason for this increase in street hawking can be attributed to the poverty levels in these regions (origin of migration) which have been caused by years of disproportionate resource allocation and lack of sustainable development. In view of all this, street hawkers fall under the "*vulnerable community*" category because they face some form of social exclusion from society and more often than not, face the loss of their livelihoods because they have limited formal education and operate in a very dangerous environment. Vulnerability goes hand-in-hand with social

exclusion because it borders on issues of livelihood, security, human development and education. Social exclusion is defined by the United Nations Development Programme (UNDP) as

...“limited/inequitable opportunities and capabilities to participate in decision making, gain access to meaningful livelihood opportunities and social services due to discriminatory institutional practices in the political, economic, social spheres based on gender, ethnicity, geographical location, age, income status, health status, educational attainment and disability” (UNDP Ghana Human Development Report, 2007 Pg 12).

This study is aimed at evaluating whether or not the intervention programs had been helpful in dealing with the hawkers, recommending policies to bring the street hawking phenomenon under control and to channel human resources to nation building. Although a lot of discussion has been conducted on street-hawking, little information on empirical analysis into the effectiveness of the programs is available. Such an analysis is invaluable because it will help us understand the problem of street hawking, explain why it persists, evaluate existing strategies to combat it, and suggest better strategies to improve the chances of human capital development in Ghana.

1.3 Research Objectives

The main objective of this study is to:

- Examine the effectiveness of the existing training programs designed for the street hawkers

1.4 Significance of study

According to a report by the International Labour Organization (2004) continuous unemployment would result in the vicious cycle of the “poverty

trap”² which suggests that there is the urgent need to explore all means of full labour participation. A study conducted by Braimah (2006) revealed that getting the vulnerable youth involved in decent and productive work can result in 12 to 19 percent gain in the Gross Domestic Product (GDP).

Despite the growing occurrence of street vending activities within the range of informal sector activities, there is a lack of accurate research on the subject, while other informal activities such as production and manufacturing activities receive more research attention (Teltscher, 1994). Hence, accurate and reliable information on this sector is important, so it can lead to the initiation and implementation of appropriate and timely policy interventions. By shedding more light on the backgrounds of these hawkers, their reasons for hawking and their interest, abilities, aspirations as well as educational backgrounds, this study would be able to not only provide insight into the underlying causes of the problem, but also reveal how best hawkers are equipped to take advantage of the programmes designed to sharpen skills to be used to our advantage as a country. It is also relevant for policy making bodies such as the AMA and the Government of Ghana who can use the insight provided by this study to make informed decisions about properly structuring and developing the informal sector to substantially contribute to the growth of the economy.

1.5 Scope and limitations

The study could not sample all street hawkers in the district of Accra but focused on three main traffic points in Accra (37-Tetteh Quarshie stretch,

² The “poverty trap” is a development concept which refers to the self perpetuating condition where an economy, caught in a vicious cycle suffers from persistent underdevelopment.

Circle-Kaneshie-Mallam stretch, Accra Central) selected through the use of convenience sampling where data would be collected. These three traffic points were selected due to the heavy pedestrian and vehicular traffic in these areas, the large number of hawkers present on those roads and also due to budget constraints and distance. These limitations in the sampling method however do not diminish the significance of the study because it still provides insight into the situation with street hawkers on our streets and helps decision makers and policy makers develop policies which would properly regulate their activities. Also, it would help develop policies that would make the training and intervention programs more efficient to improve the status of the hawkers.

1.6 Organization of study

This study is divided into five chapters; the first chapter provides a general overview of the research topic, background, problem statement, objectives, significance as well as scope and limitations of the study. The second chapter is a conceptual review of the research problem based on previous literature published which will address the research question. This chapter is focused on reviewing existing knowledge about the street hawking phenomenon, as well as the importance of skills training. The third chapter discusses the methodology of the study, made up of data type and method: the sampling techniques used, data collection methods employed, reasons for using certain methods, sample size and data source. The fourth chapter discusses the findings and results in relation to the stated objectives of the study by analyzing the data collected. The fifth which is the last chapter provides a summary of findings, conclusions as well as recommendations pertaining to the findings of the study.

CHAPTER TWO

LITERATURE REVIEW

INTRODUCTION

About 90 percent of Ghana's labour force is based even if partly in the informal sector and almost three quarters of the population in sub-Saharan Africa are employed in this sector (Davis 2008). Even though the informal sector continues to be the main source of employment for many in the developing countries, little empirical research has been conducted into the human resource issues such as human development, training, and employment surrounding this sector. Thus this chapter reviews literature on the street hawking phenomenon as a social phenomenon, well as human resource management issues relating to the informal sector.

A study conducted by Debrah (2007) reveals there are two main schools of thought concerning the informal sector. One school of thought believes the informal sector is '*marginalist*' while the other believes it is '*structuralist*'. The '*marginalists*' believe that the informal sector is marginal to economic development- the informal sector is on the side-lines when it comes to economic activity and does not play a very active role in economic development whereas the '*structuralists*' think differently. They on the other hand believe that the informal sector is central to appreciating vibrant alternative forms of economic activity (examples are theorists such as Kevin Hart, Hernando de Soto). The '*marginalists*' further argue that the informal sector is a phase in economic development, lacks the potential for independent growth and will disappear with the development of free enterprise. Contrary to that,

informal economic activity is on the increase in most developing countries and serves as a source of employment for many. The structuralists further argue that the informal sector is a reservoir for entrepreneurial dynamism that has the potential to generate employment and to power growth. Hence, from that perspective, they believe it is a sector that should be encouraged because of its potential as an engine for growth for the developing countries.

"Capital is the force that raises the productivity of labour and creates the wealth of nations ...the foundation of progress" (Hernando de Soto, 2000). In his book *The Mystery of Capital*, Hernando de Soto, refers to a person who operates in the informal sector as the "extralegal" who has created a vibrant but undercapitalized sector which is the centre of the world for the poor. They are termed extralegals because in order to live, trade, manufacture or consume they need to operate outside the formal legal framework. They are entrepreneurs who fill the gaps in the legal economy by creating some form of livelihood in the informal sector. Hernando de Soto is of the view that if property rights are properly developed and the poor are given the tools needed to expand their businesses, wealth would be created. In addition, he says that if informal activities are mainstreamed, it will become a source of tax revenue. He further argues that capital is a dormant value and bringing it to life requires going beyond actively thinking about; it requires a turning it into a form that can be used to initiate additional production.

According to Kevin Hart, who began studies on the informal sector in Ghana in the 1970s, the informal sector provides a viable alternative to

formal employment and parasitic or antisocial activities such as theft and prostitution and therefore acts as a buffer against instability and insecurity of work and income opportunities among the urban poor (Hart, 1973). Whether or not the informal sector is considered as marginal or structural, there is the need to invest in the informal sector because Ghana is a developing country which needs to work more towards an inclusive society; one that promotes social cohesion, an essential requirement in ensuring a productive and functional society. Sustained growth which leads to the general increase in living standards depends on the levels to which a country develops and actively involves the full capabilities of its human resource hence the argument that these street hawkers who form part of the informal sector must be developed and fully engaged in the nation building process.

The Ghana Poverty Reduction Strategy (GPRS) represents Ghana's strategic approach to creating wealth and reducing poverty; it is in two phases GPRS I (2003-2006) and GPRS II (2006-2009). The goal of the GPRS is for Ghana to become a middle-income country by 2015 with one of its main strategic pillars being vigorous human resource development (National Development Planning Commission, 2006). In Ghana, the GPRS I & II have highlighted the need for skills and entrepreneurial development, however, traditionally; skills development of the youth has received little actual government focus. Ghana, like other developing countries, is largely oriented towards the formal economy and has most of its educational curriculum and other objectives designed to suit formal employment. Also, there has been little attention paid to apprenticeships, entrepreneurial training and skills development of the informal sector

even though studies have shown that a large percentage of people gain incomes from these informal sectors (Palmer 2007).

2.1 Theoretical Framework

The premise of this study is based on the structuralist view of the informal sector supported by the ideas of Hernando de Soto and Kevin Hart which basically states that the informal sector serves as a source of growth and a reservoir for entrepreneurial dynamism. In order for Ghana, as a country to be able to attain sustainable growth and development, it depends largely on the extent to which it develops and actively involves the full capacity of its human resource. The intervention programs were established to provide skills training to the youth found on our streets, an attempt made by the Government to actively develop Ghana's human resource. The adoption of this viewpoint informs the research objective of this study, which is to examine the effectiveness of the intervention programs.

Marginalists believe that hawking will disappear with the development of free enterprise but that has not been the case in Ghana. Despite years of economic growth, hawking as a social phenomenon has increased over the years and can be dated as far back as the 1970s where Kevin Hart began studies on the informal sector and its characteristics in Ghana.

2.2 Challenges Associated with Hawking Activities

A number of studies and articles have been published relating to the street hawking problem with most of them focusing on the challenges the hawkers face: road accidents, reproductive health issues, and run-ins with law enforcement agencies. However, very little has been said in relation to the impact of the intervention programs on the lives of these hawkers and

what it means for human capital accumulation. Furthermore, a number of studies have explored the various challenges the hawkers face, the link between hawking and poverty, and other matters pertaining to the hawking phenomenon. Having said that, it is now important to focus on other factors such as the direct impact the intervention programs have on the lives of these hawkers; which this study does.

Kwankye et al (2007) carried out a study which investigated the factors contributing to street hawking and the characteristics that made them vulnerable to sexual and reproductive health risks. The study focused on understanding the socio-demographic ramifications of street hawking as well as examining how the creation of an alternative job would lead to moving them off the streets. A number of factors were found to affect the decision of persons to go into street hawking- the poverty situation of individuals, their age and sex, employment opportunities in the formal sector, level of education and migration status. The study uses data collected through in-depth interviews, focus group discussions (FGDs), key informant interviews and participant observation. Face-to-face interviews were also held with a sample of 80 street hawkers along two of the principal arteries in Accra, namely; the Obetsebi-Lamphey-Kwame Nkrumah Circle and Abeka-Lapaz-Mallam Highways to collect data for quantitative analysis.

Findings revealed that reproductive health problems amongst hawkers were very high particularly considering the substantial proportion of the hawkers who engage in early sex and the large number of them who experience unwanted pregnancies. In addition, the Kwankye et al (2007)

study revealed that the main reason for street economic activity was due to poverty, 4 percent (4%) of the hawkers interviewed had no education where 86 percent (86%) of hawkers were less than 30 years of age indicating that there was a need to tackle the street hawking phenomenon. These findings serve as a source of worry considering the fact that the bulk of the youth involved in these hawking activities have inadequate skills training and development, making it impossible to improve their status.

An article written by Duh (2004) discussed the implications the presence of the hawkers have on society, basically focusing on the traffic situation. He provided a detailed analysis of his personal encounters with the street hawkers and the risk involved in their activities. He also provided instances of situations where these hawkers faced the risk of loss of lives. In addition, he offered suggestions on how to tackle the hawking phenomenon, some of which included the introduction of spot fines to penalize those who patronized hawking services, and the enacting of laws that make hawking illegal. He further stated that the law enforcement agencies had attempted several times to get the hawkers of the street but had failed, clear evidence of the fact that the enforcement is not working effectively. This study therefore fills that void by reviewing the intervention programmes put in place to improve the lives of these hawkers and why such programs have failed looking at the increasing number of hawkers on our streets; contributing to the body of knowledge of information already available on the hawking phenomenon.

2.3 Skills Training and Development

A study was conducted by Suharto (2002) in Indonesia to explore the level of human development of street traders. This was done by collecting data on the socio-economic characteristics of street traders considering the extent to which street traders possessed the abilities to better their status focusing on the economic and social dimensions. The study was based on the fundamental human development concept that people are the real wealth of nations and focused on poverty, human development and coping strategies. Economic capital includes working capital, trading revenues and household income. Human capital includes attainment of education, access to health services, and access to housing facilities. Social capital covers access to social institutions as indicated by the participation in socio-cultural activities (Suharto, 2002).

The survey was conducted in Bandung -the administrative and regional business centre and a destination for rural migrants in search of employment. The city selected shares much in common with African cities in terms of the space and level of urban development as well as the economic downturn due to structural adjustment programs. The metropolitan core of the Bandung city was selected as the focus of the study and four research sites were selected within the municipality region. Sampling blocks representing the bus station, the street, public market and commercial centre were drawn using the multi-stage cluster sampling technique; the total sample selected were 150 people which represented about 13 percent of the population in the sampling frame. Standardized questionnaires as well as informal interviews and observation were used to collect data.

Findings revealed that 80 percent (80%) of the street traders interviewed could be categorized as poor and vulnerable; they are barely able to sustain themselves and their families without supportive developmental strategies from external agents. The study also revealed that there are 'petty entrepreneurs' who could respond to market opportunities if there were favourable conditions in their environment. Even though the Suharto (2002) study focused on the relationship between poverty and street traders, it still goes to reinforce the need to offer skills training and development to the hawkers on our street enabling them to refine themselves; making them valuable instruments to be used to contribute to national building. By way of reinforcing the findings of the Suharto study (2002), this study contributes to the body of knowledge then; by examining the effectiveness of some of the training programs designed for street hawkers.

According to a synthesis study of street vending in African cities, petty trade in Africa is viewed as an economic activity for those with low levels of education. The level of education attained has an influence on their occupational placement. What are the business/environment constraints for street vendors? Although it has been argued that vending attracts those who have limited opportunities for obtaining formal employment and/or prestigious business, and minimises chances of social exclusion and marginalisation; findings from the study carried out by Mitullah (2003) revealed that street vending in the large cities of Accra, Kenya, Cote d'Ivoire, Uganda, Zimbabwe and South Africa is increasingly becoming an option for many citizens (Mitullah, 2003).

In the Mitullah study, data was collected from some of the largest cities in Ghana, Kenya, Cote D'Ivoire, Uganda, Zimbabwe and South Africa, and revealed that the important role of street vending is less understood and unaccounted for in national statistics contributing to the body of knowledge of research. Similar to a study conducted by Kwankye et al (2007), this study also provides insight into the unhealthy environment in which these hawkers operate, the challenges facing them and the underlying causes of their presence. However, the two studies failed to recommend policies that could help curb the situation and channel such human capital to valuable use. Irrespective of the limitations, the findings of this study go to reinforce the need to analyze the effectiveness of the intervention programs to enable the hawkers to improve their own standards of living.

A paper written by Palmer (2007) argues that the neglect of skills development in many poverty reduction strategies is alarming considering the fact that the informal sector represents the largest post-school training destination in most developing countries. Every year in Ghana, large amounts of young people enter the informal sector, many of whom are junior high school graduates with nine years of schooling. The transition rate between junior high school and senior high school is 30 per cent (30%). According to the International Labour Organization (1998) there is a definite link between skills training and poverty reduction arguing that skills' training is good for productivity and innovation. Skills training in the informal economy increases productivity, quality, diversity and occupational safety and improves health, thereby increasing incomes, which lead to reductions in poverty levels for these workers and their

families (Palmer, 2007) which also goes to reinforce the need for training of these hawkers (primarily made up of young people); of which this study seeks to investigate its effectiveness in the lives of the hawkers. Even though a number of studies have been conducted pertaining to the issue of street hawking, this study still contributes immensely to the body of knowledge by providing more insight into the hawking as an economic activity and into the effectiveness of the training programs.

The next chapter discusses the research tools used and data collection procedures: site selection for the study, data collection methods, as well as sampling techniques.

CHAPTER THREE

METHODOLOGY

INTRODUCTION

The objective of this study is to understand the hawking phenomenon and to review the existing intervention programs put in place for the hawkers and to explore other ways of improving their status. Most studies conducted on the hawking phenomenon gathered information using focus group discussions, interviews, and questionnaires. This chapter discusses the research tools used and methods of data collection. It covers the sources and types of data, area of study, sample size, questionnaire design and administration and limitations of the data collected.

3.1 Profile of Intervention Programs

Profile of the existing intervention programs visited for information pertaining to the effectiveness of training programs are outlined below:

The HEP was a pilot project set up in 2002 by the International Labour Organization to target the poor and to provide entrepreneurial training among the youth, especially the vulnerable. It is a pro-poor program which mainly uses geographical targeting and or categorical based targeting to identify beneficiaries of the programs (Adjetey, 2010).

The MASLOC was set up by the government to address the credit needs of the minority groups in society such as petty traders, "Kayayoo", small scale businesses. Its main target group are the marginalized productive poor with priority given to women and the youth. The MASLOC operates two main schemes; the microcredit and the small loans. In order to access the loan facilities, candidates must meet the eligibility criteria and

procedures, which are clearly stated in their manual. MASLOC is represented in all 10 regions of Ghana by Regional coordinators with supporting staff. At the metropolitan, municipal and district levels, there are over 450 financial extension officers covering the 138 districts in the country. The areas of interest MASLOC supports include primary production (fishing, animal rearing, farming), value added production (kente weaving, batik making) and microenterprise operations (Tagoe, 2010).

3.2 Site Selection

This study covered street hawkers from three main areas, normally congested with traffic in the city; the 37-Tetteh Quarshie stretch, the Circle-Kaneshie-Mallam stretch and some parts of Accra Central. This study also incorporated views from some policymakers and law enforcement agents from the Ministry of Employment and Social Welfare, the Ministry for Women and Children's Affairs, and the MASLOC centre. The city of Accra provided an excellent location for street hawking activities because of its concentration of markets, shops, banks, offices and heavy vehicular and pedestrian movement.

The 37-Tetteh Quarshie stretch was added to the area of study because in recent years it has become quite congested with pedestrian and vehicular traffic. In addition, it is a relatively new area in terms of hawking activities. Accra Central is one of the most popular areas in the city of Accra; an old established area clustered with markets, stores, malls, banks and churches. It is characterized by traffic jams, traders and streets hawkers making it a very good location for data collection. Kaneshie is

located just outside the main city centres on a major street; it has a large daily market which caters for traders from the Central and Western regions of the country and vehicles that ply these areas, and also for buyers from Accra and beyond.

Until very recently, the Kwame Nkrumah Circle accommodated almost all vehicles bound for the various regions of Ghana, but with the construction of the Achimota lorry terminal, most of the vehicles have been relocated. However, "Circle" continues to accommodate still the largest fleet of vehicles and thus provides a very attractive space for street hawking on the nearby streets, the highway and adjoining streets. In addition, these areas were chosen because most of the officials of the intervention programs stated that in addition to having extension officers in all constituencies in the regions, they also went on huge educational campaigns (to create awareness of the programs) in all the large markets in Accra.

Although the interview sites selected provided some distractions in terms of noise and hawking activities, it also provided the opportunity for participant observation and to experience at first hand some of the challenges and the coping strategies hawkers adopted in their operations. Interview contexts are highly important for understanding the ways in which knowledge is formed between researcher and interviewee (Elwood and Martin, 2000). It is very important then for the researcher to spend some time in the operating environment of these hawkers to be well informed when making recommendations.

3.2 Sampling Technique

In this study, a hawker is defined as-“any person who sells wares on the street without having any kind of permanent structure to sell from” (Asiedu, Agyei-Mensah, 2008 Pg 1). The unit of analysis for this study are street hawkers (individuals) as well as MASLOC secretariat and HEP (institutions). The non-probability sampling technique was used in this study specifically, the Purposive and Convenience sampling techniques. Convenience sampling generally assumes a homogenous population where one person is not much different from the other. This sampling technique was chosen because it is simple, inexpensive and most importantly, it assumed that hawkers face very similar risks irrespective of the street on which they operate and more often than not share common characteristics. It is also used when access to participants is not consistent, so the researcher uses whoever is available.

Hawkers were approached, asked if they were interested in the study, and those that consented were pulled aside from the busy street into a relatively safe area for the interview to be conducted. Where possible, data was collected from groups of hawkers who appeared to be on break. The interviews with the hawkers were mostly conducted in the mornings, when there was less traffic and less hawker activity, personal observation of hawkers in their working context was carried out during the peak traffic times which were usually the rush hours. In Convenience sampling, as the name implies the sample is selected because of convenience; it is an inexpensive way of getting approximations of the truth. It provides the advantage of having estimates of results without incurring the cost and time required to select a random sample.

The officials that were interviewed were purposively selected to provide information because of the wealth of information they possess by virtue of their position in some of the institutions (MASLOC, Ministries). Purposive sampling was used to assemble people with the knowledge and expertise in a particular area or field. The people selected were based on referrals and others were personal contacts.

3.3 Sources of Data

Data was collected from 40 street hawkers through interviews, and also by administering of questionnaires, and five policymakers were interviewed. The numbers were chosen based on time and cost constraints as well as convenience. In addition, it was assumed that street hawkers possess similar demographic characteristics so the number selected would not diminish the significance of the study in any way. The questionnaires contained both open and close-ended questions based on the research objective, which is to review the effectiveness of the intervention programs for street hawkers. Specifically the type of data sought from these hawkers included their region of origin, years on the street, level of education, health practices, daily income, usefulness of the intervention programmes as well as their interests. This data collected served as a baseline for understanding the hawking phenomenon better, addressing the reasons why the programs have not been very effective and recommending policies that are in sync with the interests of these hawkers.

Information about street hawking from academic journal articles, newspaper publications as well as information from the Ministry of

Employment and Social Welfare and Ministry of Women and Children's Affairs was used. In addition, reports from the intervention programmes such as the MASLOC secretariat, and the Hawkers Empowerment Programme were used. The reason for selecting these institutions is that they would be in a better position to provide insight into the hawking phenomenon because they often come into contact with these hawkers.

3.4 Collection Procedures

The data collection methods for this study included personal interviews and the use of questionnaires administered by the researcher rather than the participant because of the challenge of low literacy rates amongst hawkers. The interview with the hawkers was done by the researcher and the questionnaires were filled in by the researcher. Only information given out by the hawkers was recorded, languages used were mostly Twi, Fante and when possible English.

For the personal interviews, an interview guide was prepared to provide structure to the interaction with the policymakers and officials selected. Also, in order to get information pertaining to the effectiveness of the intervention programs, some institutions such as the MASLOC secretariat and the HEP were visited. Data was collected over a period of about 6 weeks; two weeks for collecting data from the three different areas of study and about a month for interviewing officials and soliciting documented information about the effectiveness of the programs. Data was collected during the working days of the two weeks; four days were used in each week for administering questionnaires and a day in each week was set aside for observation of the hawkers in their working

context to get firsthand experience of their operations. Due to the dangerous nature of the environment the hawkers operate in, personal interviews were conducted during rest stops or breaks to ensure the safety of both researcher and hawkers.

3.5 Questionnaire Design

The questionnaire designed for the street hawkers was in two parts; the first part dealt with questions pertaining to social demographics (age, region of origin, educational level, and daily income, amongst others) and the second part of the questionnaire dealt with questions relating to the knowledge of and effectiveness of the intervention programmes. The questionnaires included both open and close ended questions. The questionnaire was designed to simply explore the reasons for engaging in street economic activities, the interests as well as educational levels of these hawkers and how participation in any of the intervention programs had improved their lives, if at all. In addition, the research interview guide was designed to provide some form of structure to the interview process that was carried out with officials of some of those institutions that run the intervention programmes.

3.6 Limitations of the Study

- The language barrier created as a result of the low literacy rates amongst street hawkers served as a challenge in effectively communicating with these hawkers but the local dialects (Twi and Fante) were used. In addition, a personal acquaintance who is fluent in Hausa was taken along into the field to help in communication.

- Some of the hawkers were reluctant to partake in the study because they stated that they had in the past taken part in such studies but their situations had never improved. Others stated they were just not interested in taking part in such studies.
- Getting data on the intervention programmes was very difficult because some of the institutions visited had bureaucratic processes in accessing information. In addition, officials of some institutions upon hearing the objective of this study did not attach any seriousness or sense of urgency in providing information.

The subsequent chapter provides detailed analysis of the data collected from the various institutions and street hawkers and discusses results of the data collection process; throwing more light on the functioning of the programs and its effectiveness in improving the lives of the hawkers.

CHAPTER FOUR

ANALYSIS OF DATA AND DISCUSSION OF RESULTS

This study seeks to evaluate the effectiveness of the intervention programs put in place for street hawkers, understand the street hawking phenomenon; suggesting other ways to improve their status and to get them off the streets. This section seeks to throw light on the functions of the intervention programs, identify the loopholes and also to bring to light the underlying causes of the hawking phenomenon. The findings of the study were analyzed using Microsoft Excel: graphs and charts.

Table 4.1.1 Summary of Sample

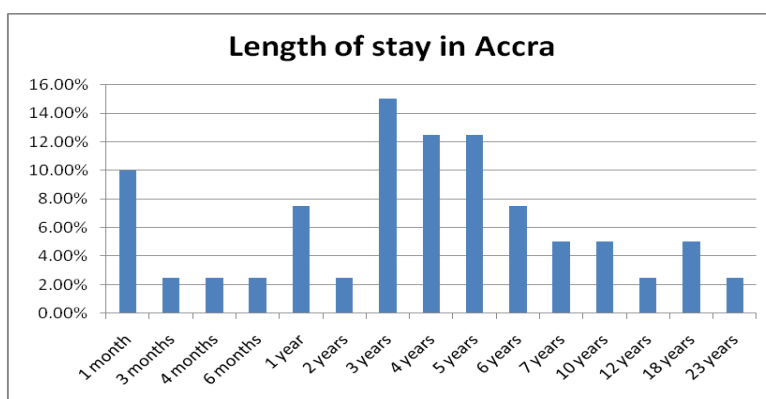
Characteristic	Number of respondents	Percentages
Gender		
Males	26	65%
Females	14	35%
Age		
Under 18	5	12.5%
18-25	22	55%
26-30	7	17.5%
30-35	3	7.5%
36+	3	7.5%
Region of origin		
Greater Accra	1	2.5%
Volta	1	2.5%
Central	11	27.5%
Eastern	10	25%
Ashanti	14	35%
Marital status		
Single	26	65%
Married	14	35%
Educational levels		
Primary	15	37.5%
Secondary	24	60%
I.T Training	1	2.5%
Sites visited		
37-Airport-TettehQuarshie	15	37.5%
Circle-Kaneshie-Mallam	12	30%

Accra Central(Makola)	13	32.5%
Knowledge of intervention programs		
Yes	5	12.5%
No	35	87.5%

4.1 Responses from Street Hawkers

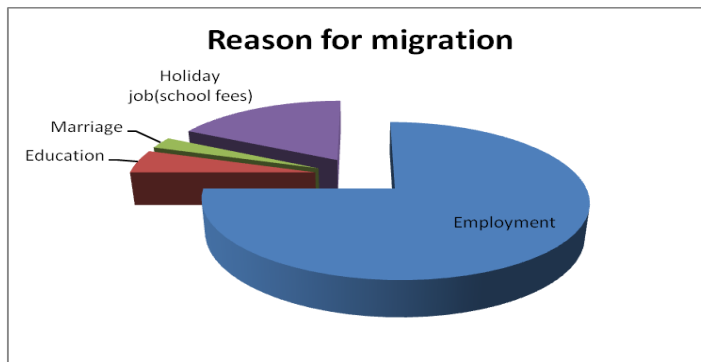
4.1.1 Length of Stay in Accra and Reason for Migration

Figure 1.1: Length of stay in Accra



It can be inferred from the graph that over the past 3 years more people have migrated into the city, which may be attributed to both push and pull factors. The push factors constitute the general economic hardships across the country due to the high costs of living therefore, more people found to be moving to the city centres in search of greener pastures. The high influx of people from other regions into the capital city can also be attributed to the fact that over the past 5 years there has been quite a lot of economic activity going on, a pull factor for moving into the capital city. A direct link can be made between the large percentage of respondents who had no knowledge of intervention programs and the length of stay in Accra. About 17% of respondents had been in Accra for less than a year, which may be the reason they had no knowledge of the programs.

Figure 1.2: Reasons for Migration



Seventy five percent (75%) of respondents stated that their reason for migration was to find employment opportunities in Accra. The push factors arising to the migration of large amounts of the youth may be attributed to the lack of real employment opportunities in the other regions as well as the absence of economic activities in these regions as those who were even engaged in some form of economic activity stated that the collapse of their various businesses was the reason for migration, another push factor. Culturally, our way of living also encourages others to migrate to the city center. A lot of people already settled here go back to their villages and as a way of offering a helping hand, encourage others to join them in the capital city to earn a living. This is another factor which could explain the reason for migration and also the non-participatory rates in the intervention programs. The people already settled here that engage in street hawking serve as hosts for other family members and friends, perhaps encouraging them to join in street hawking as a means of survival therefore, the intervention programs do not hold any real attraction for them.

4.1.2 Livelihood in Region of Origin and Origin of Hawkers

Most often than not, studies conducted concerning street hawking usually report majority of hawkers coming from the Northern regions of Ghana.

Surprisingly, all street hawkers interviewed in this study migrated from the Southern regions of Ghana (Ashanti, Central, Eastern, Volta and Greater Accra) with the Ashanti region recording the highest number of immigrants (35%). This may be due to the fact that street hawking involves some form of petty trading and some bargaining techniques which may be a problem for those from the North (Northern, Upper East and Upper West regions) due to the language barriers. Therefore, it is no surprise that most of the Northerners are found in the market centers as head porter girls (kayayei) and cart pushers as little communication is needed to carry out such activities.

More than half the hawkers interviewed, were not engaged in any kind of economic activity or livelihood in their regions of origin. This indicates that a lot more has to be done by the government in pursuing the decentralization agenda; spreading economic activity to other regions so the youth there can engage in productive labour, stopping them from resorting to the streets in the capital city.

Figure 1.3: Regions of origin

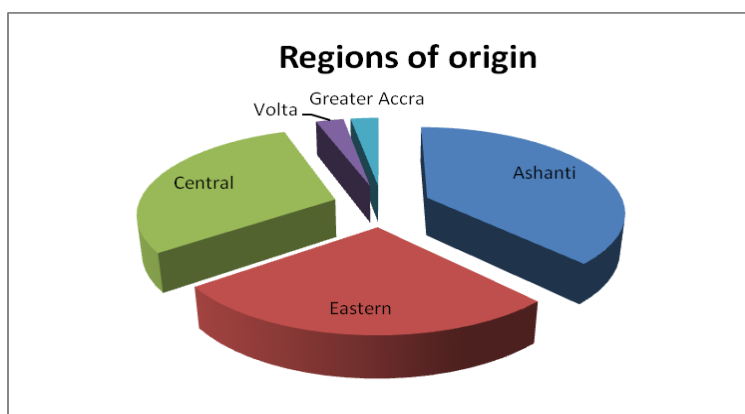
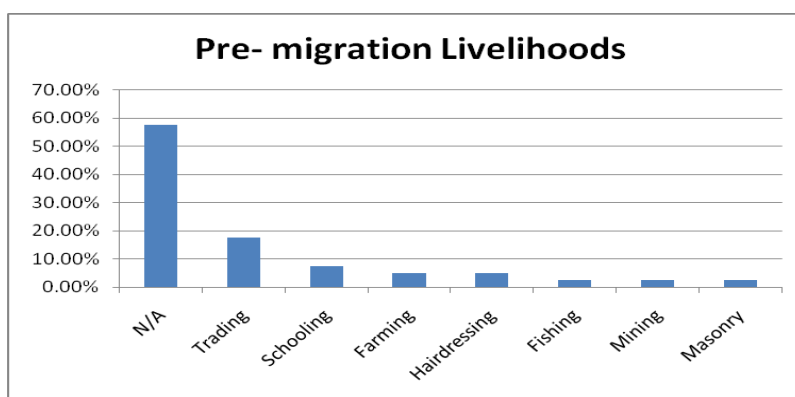


Figure 1.4 : Livelihood in regions of origin



4.1.3 Reasons for Engaging in Street Hawking and the Daily Income Earned

More than 60% of hawkers interviewed earned between 1-10 Ghana cedis daily with majority of them (52.5%) stating a source of income as the reason for hawking on the streets. Inferentially, majority of these hawkers can be considered as poor. They earn between 1-5GHC daily; GHC1.44 is equivalent to a \$1 which according to the World Bank constitutes extreme poverty. The other reasons for hawking were given as a lack of skills training hence lack of formal employment, a source of income to set up business, funding for school fees, and means of survival and supplement to family income. The fact that most of the hawkers can be categorized as “urban poor” and earn so little each day, confirms the findings of a study done by Suharto (2002) that revealed that the hawkers are poor and vulnerable; hardly able to sustain themselves and their families without help from external agents.

Figure 1.5: Daily income of the total number of respondents

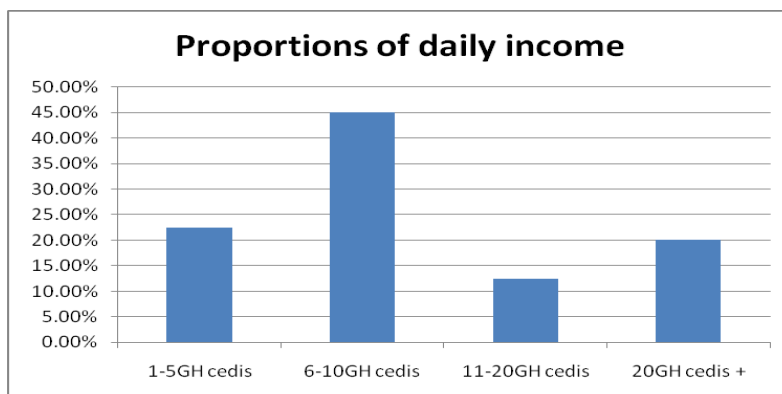
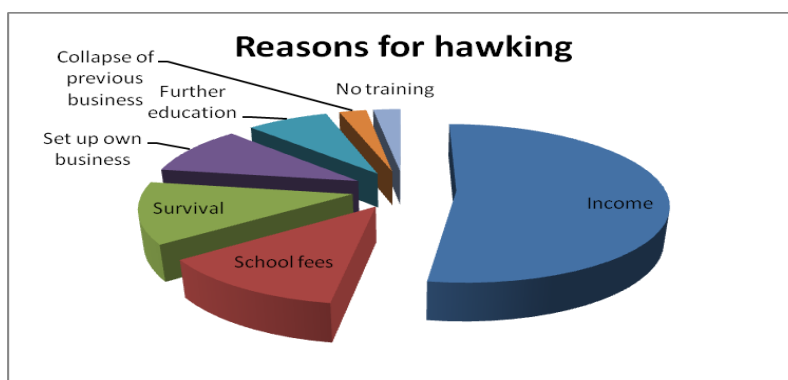


Figure 1.6: Reasons for hawking



4.1.4 Age and Marital Status

Fifty five percent (55%) of respondents were between the ages of 18 and 25. Thirty five percent (35%) were married and 65 percent (%) were single of which 7.5% had children. Due to the fact that a large number of the respondents are between the ages of 18-25, it can be safely assumed that the youth are those primarily engaged in hawking activities. These findings also confirm the fact that the informal sector represents the largest post-school destination for a lot of the youth. The fact that a majority of them are single, means it would be relatively easier to move them if necessary to other regions in order to be trained in various skills sets.

Figure 1.7: Age distribution of respondents

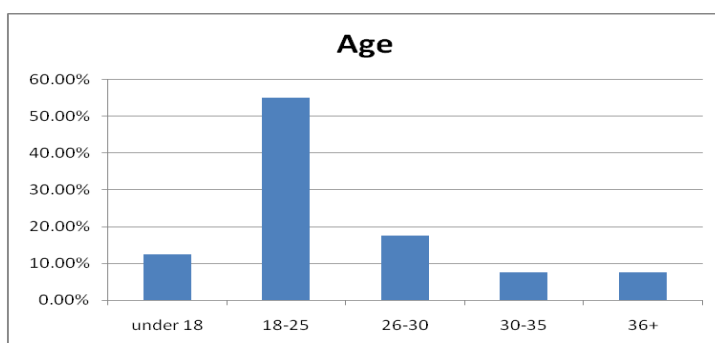
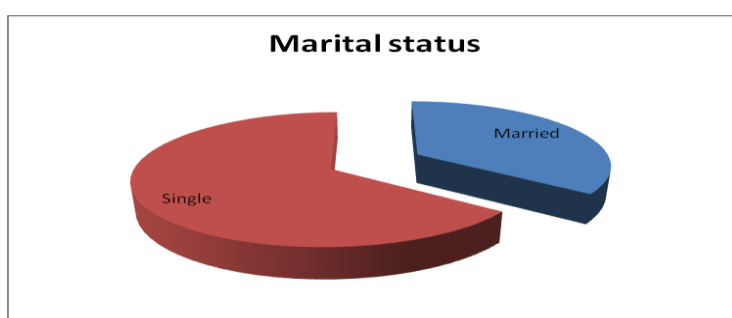


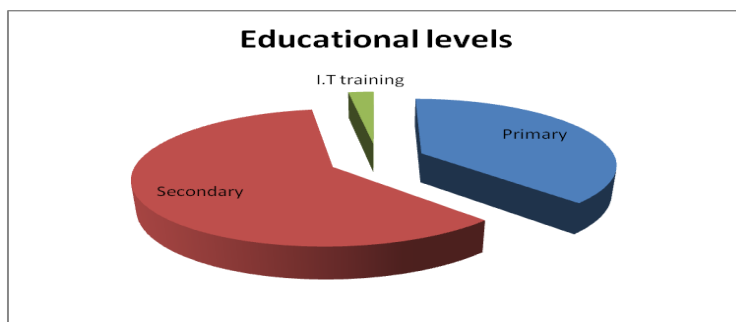
Figure 1.8: Marital status of respondents



4.1.5 Educational Levels

All hawkers interviewed had acquired some level of education, with 60% of respondents having attained senior secondary level of education and 2.5% had I.T training. This goes to reinforce the fact that the informal sector represents the largest post-school training destination in most developing countries (Palmer, 2007). It can then be inferred that all hawkers are semi-skilled hence it comes as a surprise that only 5 out of 40 hawkers had any knowledge of the intervention programs; indicating visibility and education as one of the main problems with the intervention programs.

Figure 1.9: Educational levels of respondents



4.1.6 Knowledge of Intervention Programs and Participation Rates

Twelve and a half percent (12.5%) of respondents had knowledge of the existence of the intervention programs whilst a large number (87.5%) had no knowledge of such programs. Of the 5 respondents who had knowledge of the intervention programs, 3 were females and 2 were males. These hawkers were those interviewed from parts of Accra Central and the Circle-Kaneshie-Mallam area; none of the hawkers on the 37-Airport-Tetteh Quarshie stretch had knowledge of the existence of the intervention programs. Data points towards the fact that demographic variables such as gender, age, region of origin, educational levels have no bearing on the fact that the intervention programs are not being patronized. One would think that traditionally, men are considered as breadwinners and would be more inclined to take part in these programs to improve themselves to support their families but that is not the case. Both men and female hawkers were not interested in taking part in the programs.

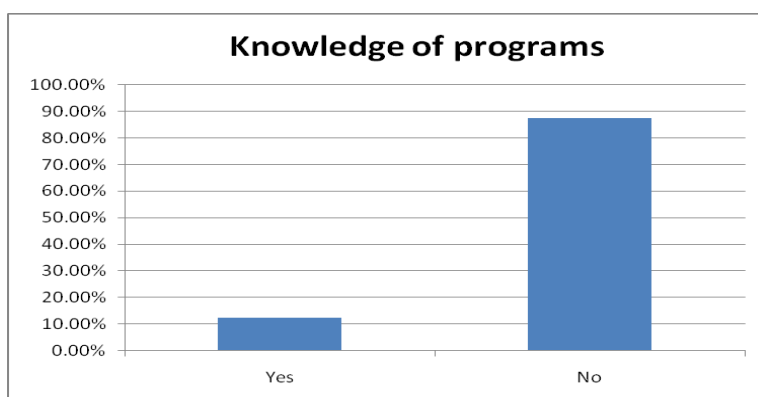
Out of the 40 hawkers interviewed, the participation rates in such program were nil; non-participatory rate was 100%. The fact that majority of hawkers earn between GHC1-5 has a direct link with the 100percent non-participatory rates; they are earning incomes that border on the

extreme poverty line hence making it difficult to participate in the programs because they hardly earn enough money to cater for their needs hence providing collateral to access loans would be almost impossible. On the other hand though, it makes sense that if the intervention programs have indeed worked, then the people who patronized should not be found on the streets. If people have knowledge of the programs and have benefited, then it may be possible that they may have transitioned off the streets. This may be considered as a major limitation to the study- the actual beneficiaries may not still sell on the streets therefore, a true reflection of the effectiveness of the programs cannot be presented.

Those hawkers who responded “yes” to the knowledge of the existence of the intervention programs were not able to categorically state the names of the intervention programs. However, through further discussion with some hawkers, the researcher deduced that the programs they made mention of was the MASLOC, Operation Back Home and the Women’s Development Fund by way of the words used to describe the programs. Through further dialogue, those hawkers that stated they had never participated in any of the programs gave several reasons:

- They were just not interested
- They did not realize the usefulness of such programs
- There was the fear of accepting funding labeled as “aban sika” (government funding)
- The perception that government programs were reserved for a certain kind of people, of which they did not form part.
- Requirements needed for accessing funds were too stringent
- Lack of any feasible business idea or business establishment

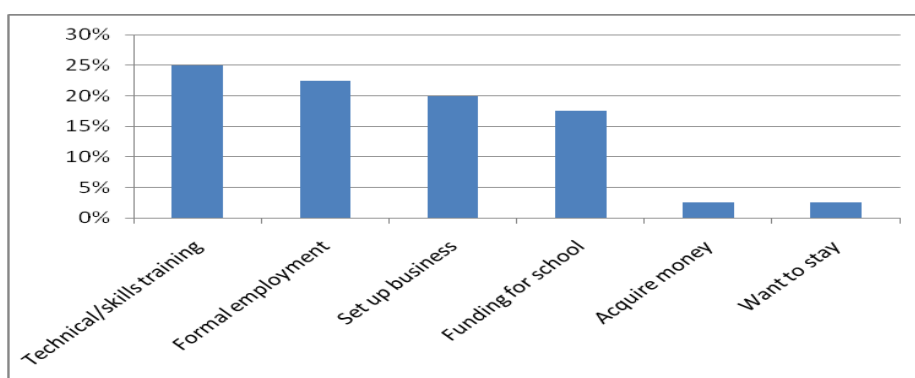
Figure 2.1: Existing knowledge of intervention programs



4.1.7 When the hawkers hope to move off the streets

Most of the hawkers stated that they hoped to move off the streets when they acquired some form of skills or technical training, or when they gained formal employment in any organization. Others stated they would leave the streets when they were able to raise enough capital to set up their own business, or when they saved up enough money to further their studies. Out of the 40 hawkers interviewed, only one respondent expressed the desire to stay on the streets. With the diverse reasons given by the hawkers for staying on the streets, it is interesting to note that about 50% of hawkers expressed interest in skills training as an option for employment.

Figure 2.2: Estimations of when respondents hope to move off the streets



From the responses of the hawkers, it can be inferred that they are mostly interested in skills training and not so much in the loan facilities the

intervention programs have offered. The MASLOC and the Women's Development Fund are loan facilities, the HEP is an entrepreneurial and HIV education program and the Operation Back Home was a skills training program, however, the hawkers do not seem interested in participating in any. They stated that even though it made sense to access the loan facilities which would enable them to gain the skills they wanted; they believe that government funding is inaccessible. In addition, they argued that the requirements for accessing funds are way too stringent for them to meet hence the 100% non-participatory rates. The Operation Back Home is not an option for them either because they left their regions of origin due to the lack of employment opportunities so even though they are interested in acquiring skills training the program offers, they are not interested in returning back home. Skills training without employment opportunities in their regions of origin do not benefit them

4.2 Understanding the Hawking Phenomenon

The underlying assumption of this study was that hawking is done out of necessity and not want. The findings of the study confirmed this underlying assumption. 100% of hawkers that were interviewed migrated to Accra and took to the street because there was the need to do so; they did not possess the skills for formal employment, had attained very basic educational skills, and had very little skills training. Even those who possessed some kind of skills did not find employment in their regions of origin due to the poor state of development and the lack of industries hence wound up on the streets in the city.

Moreover even those who did not intend to take to the streets eventually had to because they had a number of people relying on them for survival;

more than half of hawkers interviewed stated income as the reason for hawking. In addition, about 80% stated that they faced the risk of loss of lives and encounters with law enforcement agencies such as the AMA Taskforce daily but still remained on the streets because they had to feed themselves and their families.

Through further discussion, the researcher learnt the hawkers were very aware of the risks they exposed themselves to daily (weather conditions, loss of lives, accidents) but insisted the streets were their only chance to earn a living given their educational levels and almost non-existent skills training.

- The hawkers are on the streets out of necessity; they are able to feed themselves in a manner that does not involve anti-social activities (armed robbery, prostitution); confirming Kevin Hart's theory of the informal sector as a viable alternative to anti-social activities. That however, is not to say that the street is the best place for these young people.
- A lot of these hawkers migrate from other regions not because of the "fascination" with city life but because there are genuinely no employment opportunities where they are coming from and they have a number of people relying on them to feed. Even those who were engaged in some kind of economic activity in their regions of origin left because the businesses collapsed.
- When given the opportunity to gain some kind of employable skills that would gain them a decent income, a majority of these hawkers would leave the streets. The responses given when hawkers were asked when they hoped to move off the streets confirms this.

The underlying causes of the street hawking phenomenon:

- Poverty
- Low levels of education/lack of employable skills.
- Lack of employment opportunities in the other regions of the country due to years of disproportionate development.

4.3 Responses from Interviews with Officials

The outcomes of the personal interviews with officials of the Ministry of Employment and Social Welfare and the Ministry of Women and Children's Affairs revealed that there were other government intervention programmes such as the "Operation Back Home" and the Women's Development Fund that had been set up in addition to the MASLOC and the Hawkers Empowerment Program to tackle the street hawking phenomenon. A detailed history of all the intervention programs was sought from the officials; responses summarized below:

The "**Operation back home**" as the name suggests was set up to send hawkers back home with their consent to be trained in various skills. The programme is reported to have trained over 300 hawkers between 2006 and 2007 but was cancelled in 2008 due to budgetary constraints. In addition, the hawkers that were trained in their respective regions of origin returned back to the streets hence the programme has since been permanently suspended (Swani, 2010).

The Ministry for Women and Children's Affairs set up this programme to target the vulnerable in society, especially the youth and women. At the commencement of the programme, announcements were made in all the

major markets of Accra such as Mallam Atta, Agboghloshie, Kaneshie and Makola markets to all hawkers who wanted to be return to their regions of origin to come forward. Those that willingly came forward were sent back home and trained in various skill sets such as dressmaking, soap making, tye and dye making, managerial and basic business skills (Acheampong, 2010). The reasons for the collapse of the program was the lack of funding but specifically the unwillingness of hawkers sent home to stay there and to practice the trade skills were provided in.

The **Women's Development Fund** is a fund set up the Ministry of Women and Children's Affairs to address the economic needs of women mostly, the hawkers and traders by helping in the establishment of a business or the expansion of an existing business venture. The rationale behind the establishment is to empower women through the provision of economic needs who will in turn empower their households. It was a micro credit scheme set up in 2005, with microcredit officers in all ten regions of the country. The fund works hand in hand with Participatory Financial Institutions (PFIs) such as banks and microfinance companies to effectively serve all patrons of the fund. From the year of commencement (2005) till date, the fund has had 1600 beneficiaries. Any woman is eligible to access funds and is only required to fill out a loan application form. Those that are not literate enough to complete out the forms are helped by officials of the Ministry.

More often than not, value judgement is relied upon to give out loans because these traders or hawkers hardly have any collateral or solid business proposals laid out to secure funding. It is because of this very

reason that the fund was set up: to make it easy for the poor women to access funds to empower themselves by undertaking some business venture because other microcredit schemes would require monitoring the business or some form of collateral before securing loans. In addition to the loans given out, the women are also given basic skills in records keeping and general business management (Acheampong, 2010).

The problems with this program include the financial constraints and the monitoring systems put in place to ensure that the money is being put to good use. Faustina Acheampong stated that the best way to deal with the hawkers is to provide funding for self development and the number of people engaged in street hawking will fall consistently.

The **MASLOC** is a fund set up to undertake judicious use of government funds for micro and small scale credit programmes in order to effectively tackle poverty reduction. In principle, the productive poor constitute the main target but women and youth as well as people with disability are prioritized. MASLOC is represented in all 10 regions; in the sub-district levels, there exist about 500 financial extension assistants nationwide whose primary objective is to educate the populace about the MASLOC, its benefits, operations and procedure for accessing loans. MASLOC operates two schemes namely the microcredit-usually for applicants organized into groups and the small loans which can be accessed by individuals. The general procedure for accessing funds from MASLOC involves the completion of a loan application which is sent to the respective Regional Co-ordinators which in turn is sent to the MASLOC head office to be processed.

For Microcredit, eligibility is opened to applicants who have organized themselves into groups or under the cooperative system. The group preferably should have common production interests, the group may be registered with a bank, and the credit amount applied for may be disbursed on individual basis. The procedure involves persons with common interest coming together, completing a MASLOC form to the financial extension officer of that locality, wait for the Regional coordinator to review and send to the MASLOC head office and finally wait for a decision to be taken.

For the small loans, eligibility is open to all persons between eighteen (18) and sixty five years (65). Other requirements include a proper title deed to lands for the credit purpose, sound knowledge of and good experience in the management of activity, evidence of payment of statutory taxes and levies, possession of a bank account is an advantage but not a requirement. The procedure for accessing the small loans is very similar to that of the microcredit.

In a personal interview with Phil Tagoe, head of Planning, Monitoring and Evaluation(MASLOC) he stated that even though the MASLOC was said to target a certain category of people which hawkers form part of, he admitted that the requirements attached were too stringent which in reality these hawkers could not meet. He further admitted that the centre preferred to deal with people who had some kind of business establishment because it was easier to keep track of the business and to easily recover their monies. Hence, the hawkers were not people they usually targeted. He also stated that even those hawkers who came to

access the loan facilities were sometimes threatened by the officials and some participating banks making it difficult for the rest of them to readily come forward to access the loans.

Since its inception, MASLOC has faced a number of challenges which include the general public's view that government money belongs to everyone and not any one person (perception that government money is free money), the lack of a proper addressing system makes it difficult to keep track of progress and to recover loans, misuse of money and the lack of adequate logistics. When asked how best the hawking situation could be dealt with he stated that he did not think there was a specific way to tackle the problem. He believes that the only way to discourage people from engaging in the hawking business is to properly develop the other regions of Ghana so as to create sustainable industries which can cater for the employment needs of the young ones. He added that "....Until there are cinemas, roads and all the other amenities these people see in Accra being provided in their villages (hometowns), the hawking situation cannot be brought under control. Even if they are sent back home, they will surely return to the streets" (Tagoe, 2010).

The **Hawkers Empowerment Program** secretariat was visited but very limited information was given out. In a personal interview with the head of the secretariat, Brenda Laryea, she stated that the Hawkers Empowerment Program was a pilot program initiated by the ILO (International Labour Organization) in 2002 and had just been transferred to her department hence, the lack of information about the program. She further stated that she had just been appointed to oversee that

department and admitted that she had no information about the program just yet. The following chapter summarizes the findings of this study and provides recommendations on how to improve the effectiveness of the intervention programs.

CHAPTER FIVE

CONCLUSION AND RECOMMENDATIONS

5.1 Conclusion

This study sought to evaluate the effectiveness of the intervention programs designed for the street hawkers. It also sought to identify other ways in which the bulk of the youth engaged in hawking activities could be trained in basic skill sets in order to reduce the large numbers of the youth found on our streets and if possible gets as many of the youth into the formal sector. The first step was to understand the hawking phenomenon as well as the hawkers- (why it exists, why it as option for such large amounts of our youth, their interests, aspirations) in order to be in a better positioned to make recommendations in tandem with the interests of the hawkers.

Through the administration of questionnaires, it was revealed that about 75% of the hawkers left their various hometowns to come to the city centre in search of employment as a means of survival. This discovery runs deeper and is probably more of an economic problem (lack of sustainable economic growth and development) than a social one. Through various discussions with the hawkers, it was revealed that there are hardly any industries or sustainable forms of livelihood in the other regions of Ghana. Our methods of farming and fishing, (the two largest economic activities some of the hawkers found themselves engaged in) are very outdated and still subsistent in nature. Even those who found themselves engaged in some form of economic activity left because they were not sustainable.

Interaction with officials of the intervention programs (MASLOC, Ministry of Women and Children's Affairs and the Ministry of Employment and Social Welfare) revealed that the intervention programs were not very effective in bringing the hawking situation under control. Some of the reasons given are as follows:

- Lack of adequate capital to support programs
- "Red Tape"- bureaucracy in accessing capital
- Lack of interest in the programs designed
- Lack of logistics and equipment to carry out proper sensitization of the various programs to the target group
- Lack of a proper targeting mechanism for prospective beneficiaries of the various programs and
- Absence of a system to properly track the progress of individuals or groups of people who take part in any of the programs in order to enhance the functionality of the intervention programs

Findings also revealed that it was the lack of skills training that drove the majority of the youth into the street hawking business; this is supported by the fact that 50% of hawkers expressed the interest in skills training and cited the acquisition of such skills as a reason to leave the streets.

This study sought out to evaluate the effectiveness of the intervention programs designed for street hawkers. However, after going into the field to collect data, the researcher found out that majority of the hawkers had no knowledge of such programs and none of the respondents had taken part in any. On speaking with the officials who run the programs, it was revealed that they had no proper performance measurement mechanism hence kept no record of the effectiveness of such programs. Having said

that, this study still contributes to the body of knowledge by providing solutions to the loopholes identified in these intervention programs and provides insight into understanding the street hawking phenomenon.

5.2 Recommendations

The “beauty” of the informal sector, under which street hawking falls, has been its ability to thrive. The informal sector has been able to develop despite some neglect from and discouragement by the state- it is then worth supporting. It not only keeps our vulnerable youth from engaging in anti-social activities such as armed robbery, and provides security against poverty and unemployment but also goes a long way to supplement the incomes of a large number of families in Ghana. The findings of this study confirm the theories of the structuralists and the ideas of Hernando de Soto: the informal sector is one vibrant sector which provides employment opportunities for many, provides against insecurity and antisocial behaviour. Having said that, I still do not think that the best place for these young people is the street, outlined below are a few recommendations:

1. Functional literacy and informal training should be integrated into the school curriculum even from the middle school (primary) stages. Given the fact that the transition rate between junior high school and senior high school is 30%, this would ensure that school drop-outs possess certain basic skills sets that can be used to earn decent incomes, hence, would not have to take to the streets.
2. The various forms of interventions preferably, skills training, should be executed in the regions which record the highest number of migrants. This would not only reduce the large numbers of the

youth that flock to the city centers yearly but will also ensure that economic activity is promoted in the other regions. Having said that, it is on the onus of the government to embark on the creation of economic policies that shift some of the economic activity from the main city centre to other towns and villages in order to create employment opportunities for the youth there.

This would not completely put an end to street hawking but it will ensure that most of the youth stay off the streets and are engaged in more productive livelihoods.

As stated earlier the fundamental cause of this hawking phenomenon in our society runs deeper than a social issue of unemployment and poverty; it has to do with a deeper national issue: **economic development**. It is very important to note that, in order to effectively deal with the hawking phenomenon,

- Sufficient and sustainable development in other regions should be embarked upon so Accra, as a city centre, the hub of most of economic activity no longer holds an attraction for these young people. Government needs to pursue the decentralization agenda more diligently in relation to economic activity in order to ensure growth in other regions of this country.
- In view of the fact that only about 30% of hawkers only reached the primary level in the educational ladder, more attention should be given to the concept of introducing skills training in to the school curriculum. This would ensure that those who drop out of school along the line have some basic skills that can earn them a decent living hence, reducing the number of people engaged in street

hawking. It is a fact that every year Ghana, as a nation loses large amounts of human capital-due to the fact that large amounts of the youth on our streets possess no skills to be engaged in any productive work that can contribute to national development.

In view of the fact that none of the programs have been very effective in bringing the hawking situation under control, a few recommendations have been made in that respect.

1. The interests of these hawkers should first be sought before programs are designed; irrespective of their literacy levels, all hawkers have an idea of what their lives should be like and have interests and aspirations. In order to get them to respond to the programs it should be tailored to their interests.
2. Extensive education of the programs must be made; visibility of such programs was identified as a major issue: majority of hawkers interviewed had no idea of any such programs.
3. Due to the fact that "red tape" was identified as a major problem in getting access to the products the intervention programs offered, an independent body, devoid of government intervention should be set up to oversee the running of these programs in order to ensure that those for whose benefit the programs are set up, enjoy it.
4. Gathering information and tracking participants should be done by offices of the intervention programs in order to put in place a well functioning performance measurement mechanism.

This study identified the loopholes in the operation of the intervention programs and in addition, thrown more light into the underlying causes of street hawking as an economic activity. The recommendations provided, following the data collected in relation to the effectiveness of the

programs would ensure that the inefficiencies in the running of the programs are straightened out, ensuring that the bulk of our youth are trained and given real opportunities for self development and growth. Having said that, there is still more room for further research to be conducted into the feasibility of sending skilled youth back to their respective regions of origin and the impact that would have (in terms of economic development) for the various communities.

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APPENDICES

APPENDIX A

SAMPLE QUESTIONNAIRE FOR STREET HAWKERS

Questionnaire No.....

This survey is purely for academic purposes. This survey seeks to find out reasons for the street hawking phenomenon and how the intervention programs have helped improve the lives of the hawkers. Any information provided will be considered highly confidential. Thank you for your co-operation.

Socio-demographic characteristics

1. Length of stay in Accra. Please state.....

2. Livelihood in region of origin ☐ Farming ☐ Trading ☐ Fishing

If other, please state.....

3. Reason for migration ☐ Employment ☐ Education ☐ Family ties

If other, please state.....

4. Reason for hawking.....

5. What kinds of goods do you sell? Please state.....

6. Before hawking did you have any livelihood preference/ were you involved in any other economic activity? Please state.....

.....

7. Daily income ☐ GHC1-5 ☐ GHC6-10 ☐ GHC11-20 ☐ GHC20+

8. What are some of the risks you face daily? ☐ Accidents ☐ Sexual abuse

☐ Encounters with law enforcement agencies

If other, please state.....

9. Place of residence ☐ Relative ☐ Rented building ☐ Uncompleted building

☐ Bus/ lorry station ☐ Friends

Other.....

10. Status ☐ Married ☐ Single

11. Number of children, if any.....

12. Sex ☐ Male ☐ Female

13. Age

14. Education level ☐ None ☐ Primary ☐ Secondary ☐ Polytechnic

 If other, please state.....

15. Region of origin.....

Intervention programs

16. Have you ever heard of any intervention/ empowerment programs for hawkers?

☐ Yes ☐ No

 If “yes” which ones?

17. Have you ever participated in any? ☐ Yes ☐ No

 Please state reason(s).....

.....

.....

18. How helpful were these programmes?

.....

.....

Do you have more money now since you participated in the programme?

.....

Are you able to sell more now?

.....

.....

.....

19. When do you hope to move off the streets?

 Please state.....

APPENDIX B

Research Interview Guide

Thesis Topic: A Study of the Street Hawking Phenomenon: A Review of the Intervention Programs

This interview is purely for academic purposes. It is to find out the success rates of the intervention programs and how best the street hawking situation can be dealt with.

Date of Interview.....

Name of Organization.....

Q1. What are the different types of programs you have in place? Please state

.....
.....
.....
.....

Q2. How do you measure the performance of such programs? Please state

.....
.....
.....
.....

Q3. How effective have the intervention/ empowerment programs been? Success rate?

.....
.....
.....
.....

Q4. What do you think is the best way to deal with the hawking situation?

Q5. Reviewing past intervention programs what do you think should be done differently in tackling the street hawking situation?