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Informal Economy Budget Analysis: Accra Metropolis

Nicholas Adamtey



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About the Author:

Nicholas Adamtey is the Director of the Transparency and Accountability Initiative (TAI) and an international consultant with a wide range of experience in research and training activities. His research and training activities include public budgets and budget related policies, economic modeling, and transparency and accountability issues in Ghana and other African countries.

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WIEGO Secretariat

Harvard Kennedy School,
79 John F. Kennedy Street
Cambridge, MA 02138, USA
www.wiego.org

WIEGO Limited

521 Royal Exchange
Manchester, M2 7EN
United Kingdom

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List of Acronyms

AMA	Accra Metropolitan Assembly
ASIP	Agricultural Sector Improvement Programme
CBD	Central Business District
DACF	District Assembly Common Fund
ECG	Electricity Company of Ghana
FGD	Focus Group Discussion
FFR	Fee-Fixing Resolution
GRA	Ghana Revenue Authority
GSGDA	Ghana Shared Growth and Development Agenda
GSS	Ghana Statistical Service
GTP	Ghana Textile Printing
GWC	Ghana Water Company
ILO	International Labour Organization
IRS	Internal Revenue Service
KMC	Kanashie Market Complex
MMDAs	Metropolitan, Municipal and District Assemblies
MOFEP	Ministry of Finance and Economic Planning
MP	Member of Parliament
NDPC	National Development Planning Commission
SAP	Structural Adjustment Programme
SME	Small and Medium Enterprises
VAT	Valued Added Tax

Preface

WIEGO's Informal Economy Budget Analysis (IEBA) examines how government budgets address the needs and interests of different groups of informal workers. It also explores what opportunities exist for informal workers (or their representatives) to participate at different stages of the budget process.

Pioneered by the women's movement, interrogation of resource allocation within government budgets has proved to be a powerful policy analysis and advocacy tool. WIEGO has adapted these techniques for the informal economy.

IEBA was developed and tested in South Africa by Debbie Budlender, Francie Lund, Caroline Skinner, and Imraan Valodia as part of the Durban Informal Economy Policy Process. WIEGO then commissioned an analysis of government budgets from an informal economy perspective in several cities across Asia, Africa and Latin America.

For more information see: <http://WIEGO.org/WIEGO/informal-economy-budget-analysis>.

1.0 Introduction

This paper is concerned with support at the local government level for people who work informally. Often the three concepts, namely the informal sector, informal employment and informal economy, are used interchangeably. Chen (2012) provides a clear and distinct definition for each of the three concepts. According to Chen, the *informal sector* refers to the production and employment that takes place in unincorporated small or unregistered enterprises; *informal employment* refers to employment without legal and social protection—both inside and outside the informal sector; and the *informal economy* refers to all units, activities, and workers so defined and the output from them (Chen 2012).

The Ghana Statistical Service (GSS) defines the *informal sector* as a sub-set of all establishments based on some criteria, often the number of employees, formal accounts or registration. In addition, GSS has adopted the International Labour Organization (ILO) definition of *informal employment* which encompasses *Self-Employment in Informal Enterprises* as well as *Wage Employment in Informal Jobs* (wage workers without legal or social protection who work for formal or informal firms, for households, or for no fixed employer)(Ghana Statistical Service 2013b). Statistical estimates also continue to be reported in respect of the informal sector.

The traders who are the focus of this study fall within all three concepts as the enterprises in which they work as owners or employees are small and generally unregistered, and neither they nor their employees enjoy work-related legal and social protection. The discussion below generally uses the broader concept of the informal economy, which encompasses but goes beyond the informal sector. However, in some cases the sources used refer to the narrower concept of the informal sector.

The informal sector plays a major role in employment (about 86.2 per cent of the working population works informally) as well as contributing to production, output, and income in the Ghanaian economy. When it comes to the sector's contribution to production, output, and income to the Ghanaian economy, data are however quite scanty.

Historically, it is difficult to state categorically the origin of the informal economy in Ghana. Owusu-Bempah *et al* (2013) link it to the very beginnings of colonial capitalism in the then Gold Coast. The basis for a dualistic (formal and informal) economy was well established even before the country attained independence. Efforts by successive governments after independence to establish systems to formalize the economy could not wipe away the informal economy, which has survived and is still expanding.

Even though the role of the informal economy has generally been under-estimated by policymakers, it has been providing employment and some level of income even for formal sector employees who lose their jobs as a result of economic restructuring or changes in the economic cycle. For example, the implementation of the Structural Adjustment Programmes (SAPs) in Ghana during the 1980s led to the downsizing of the public and para-statal institutions. The growing urban population and massive retrenchment in the state and para-statal organizations in the 1980s compounded the unemployment situation in the country. The urban informal economy did not only provide refuge for those affected by SAP but also continued to support the increasing urban labour force since the formal economy had not grown fast enough to create the necessary employment opportunities for the unemployed in the urban areas (Baah-Boateng 2008).

When it comes to earnings, the informal economy is a source of income for the majority of working people. In an earlier study on informal employment in Ghana, Budlender (2011) observed, "*Urban informal non-agricultural workers record average earnings of a little over 300,000 cedi. This is higher than the average for all workers, including urban and rural, which is about 230,000 cedi*" (Budlender 2011).

Despite the key role the informal sector plays in the economy, G. Owusu-Bempah *et al* argue "*The informal sector plays a critical and controversial role. It provides jobs and reduces unemployment and underemployment, but*

in many cases the jobs are low-paid and the job security is poor. It bolsters entrepreneurial activity, but at the detriment of state regulations compliance, particularly regarding tax and labour regulations. In addition to this is the existence of a large informal sector that the Revenue Agencies find it difficult to cover (hard-to-tax groups) as well as several exemptions and concessions to so-called private sector” (Owusu-Bempah et al 2013).

Muyeye Chambwera *et al* make some further observations about the constraints facing those in the informal sector and informal employment. *“The ‘informal economy’ has a weak voice in policy or government. People working in the informal economy tend to have a lower level of labour organisation as well as poorer access to public infrastructure and benefits. This leaves them highly vulnerable to harassment and abuse. Employers may also take advantage of the absence of formal contracts by not complying with government standards, such as ensuring adequate working conditions and paying the minimum wage. One such example comes from Ghana. Workers in the informal sector, although accounting for 85 per cent of employment nationwide, earn only 40 per cent of national income” (Chambwera et al 2011).*

The fact of the matter is that most of the arguments put forward above relate to the key characteristics of an informal economy. As these characteristics are addressed properly then the work ceases to be informal. In this regard, national policy is necessary to improve the situation of those working in the informal economy. The main national policy framework for Ghana, the Ghana Shared Growth and Development Agenda (GSGDA), 2010-2013, maintained that the informal sector is not serviced sufficiently to realize its potential. At the sub-national level, it was identified that the weak capacity of government agencies, particularly the Metropolitan, Municipal, and District Assemblies (MMDAs) that provide adequate housing facilities and map out well-planned residential and commercial areas, have contributed to the haphazard development of social and economic activities in the cities. Productivity in both the formal and informal sectors was of concern to GSGDA, hence the document stated that *“The principal policy instrument relating to productivity includes adopting a national policy for enhancing productivity and income in both formal and informal sectors”* (Republic of Ghana 2010). It is heart-warming that GSGDA also recommended developing a comprehensive programme to improve the capacity of the informal sector.

Following from the national policy, one expects the national budget to provide comprehensive programmes for the largest number of workers in terms of employment. However, going through the national budgets for the period 2010 and 2014, there were few programmes aimed at supporting workers in the informal economy. The 2014 national budget document of Ghana mentioned that, in 2014, government will be setting up a new small and medium enterprises (SMEs) fund to boost support for the informal sector. The budget document also stated that in 2013, about 7,331 of the affected market traders in four markets were provided with cash grants to replenish their businesses as a result of fire outbreaks which thereby contributed to their empowerment and reduced poverty and vulnerability. In most cases the informal economy is seen as a revenue basket for government, yet activities to support it are few.

Amidst the above observations regarding the informal economy, there are some challenges. In a study in Ghana, Laura Alferts identified the following as some of the challenges facing informal workers:

- Lack of horizontal coordination between local government departments;
- Problematic vertical alignments between local government and national government;
- Lack of institutionalized communication between local government and traders;
- Poor dissemination of public information; and,
- Insufficient regulation of privatized services (Alferts 2011).

The challenges facing workers in the informal economy mentioned above show some of the deficiencies in the role of government (both at the national and sub-national level) towards turning the largest area in terms of employment into a vibrant economy. Addressing the issues of the informal economy might therefore create multiple economic benefits in terms of growth in employment, production, and income as well as the benefits that will accrue to the individuals working in the informal economy and the families that they support. There is therefore the need for government both at the national and sub-national levels to take a serious look at the issues.

1.1 Objectives of the Study

The study looks at the informal economy with particular focus on traders in the Accra Metropolis. These workers constitute a large proportion of all workers in the Metropolis. In Greater Accra (in the region in which the Accra Metropolis is situated), significant proportions of the economically active population are engaged in wholesale and retail trade (31.6 per cent), manufacturing (14.8 per cent), and accommodation and food service activities (9.1 per cent), with only 5.2 per cent engaged in agricultural activity (Ghana Statistical Service 2012). Many of those engaged in trade and food service activities are traders.

Having briefly considered the role of the informal economy in the broader economy of Ghana, this study narrows down to focus on resource allocations to areas that impact directly on traders in the Accra Metropolis. The study further explores other related issues between the traders and the local government agency, the Accra Metropolitan Assembly (AMA).¹ The essence of the study involves highlighting key areas of concern to traders as well as the role of the AMA in addressing the challenges affecting the traders and how the budget assists or hinders the AMA in doing this. This study tries as much as possible to present the issues in a way that will assist policymakers in making informed decisions that will enhance public policy and assist people who work informally.

1.2 Methodology

This study included a comprehensive review of literature on the informal economy in Ghana. Secondary information was extracted from, among others, reports from the Ghana Statistical Service (GSS), Ministry of Finance and Economic Planning (MOFEP), and the National Development Planning Commission (NDPC). The key documents used in this report are the Composite Budgets (2012 -2014) of the AMA. Some key staffs of AMA were spoken to during the field study. Primary information was obtained from two focus group discussions (FGDs) with traders, one held in the Central Business District (CBD) of Accra (Makola 31st December Market) and the other held at a relatively less active commercial area in the Metropolis-La Bawalashie (East Legon). There were discussions with traders in the following markets: Nima Market, Maamobi Market, Adabraka Market, Mamprobi Tuesday Market, Osu Market, London Market, Salaga Market, Mallam Atta (often referred to as Malata) Market, Kanashie Market Complex (KMC),² Abosey Okai Spare Parts Market, Freedom Market, Santana Market, and Agbogbloshie Market. In the markets visited, leaders of the trader groups or executives of the traders' organizations as well as ordinary (those who are not leaders) traders were spoken to. The interviews also covered traders in the streets and lorry parks. The study adopted a purposive sampling approach so as to extract as much information as possible on issues affecting traders.

1.3 Limitations of the Study

As mentioned earlier, the informal economy is quite broad and carrying out a survey to cover all the areas would be a tedious and expensive task. Narrowing the scope makes the task more feasible, but it is likely that some pertinent issues may be glossed over. Even though the study was narrowed to cover street and market traders, it was not possible to visit all the markets in the Metropolis, although quite a sizeable number were visited. Some of the markets were relatively small while others were quite large in terms of size and population. The situation in the large markets was multi-faceted and the issues affecting traders in such markets were varied and complex. At Agbogbloshie Market, for example, which was one of the biggest markets visited, the issues were quite diverse and complex. It was therefore difficult to make generic statements that applied to all the traders in such a market.

¹ AMA bylaw (Act 462) is the political and administrative authority in the Accra Metropolis.

² Kanashie Market Complex used to be a public market but was later privatized.

2.0 The Informal Sector in Accra

Before the report narrows down to Accra Metropolis, it is necessary to briefly look at the national and regional context in which the Metropolis is situated. This is necessary since the Accra Metropolis is not isolated but is affected by national and regional level occurrences. The trend (2000 and 2010) of employment categories for the various persons aged 15 years and above by sex at the national level by sector is shown in Table 1 below.

Table 1: Percentage distribution of employed persons aged 15 years and above by sex and employment sector, 2000 – 2010

Employment sector	2000			2010		
	<i>Both Sexes</i>	<i>Male</i>	<i>Female</i>	<i>Both Sexes</i>	<i>Male</i>	<i>Female</i>
<i>Public</i>	6.4	8.3	4.5	6.2	8.1	4.5
<i>Private formal</i>	8.5	10.9	6.0	6.8	9.7	4.1
<i>Private informal</i>	83.9	79.1	88.8	86.2	81.2	91.0
<i>Semi-public/Parastatal</i>	0.8	1.2	0.4	0.1	0.2	0.1
<i>NGO (local and international)</i>	0.4	0.5	0.2	0.5	0.7	0.3
<i>International organizations*</i>	-	-	-	0.0	0.1	0.0
<i>Other*</i>	0.1	0.1	0.0	-	-	-
<i>All sectors</i>	100.0	100.0	100.0	100.0	100.0	100.0
<i>Total employed</i>	7,428,374	3,748,887	3,679,487	10,243,447	5,005,522	5,237,925

Sources: Ghana Statistical Service. 2013. 2010 Population and Housing Census National Analytical Report.

* Whereas the 2000 Census did not have "International Organizations" as a category, the 2010 Census did not have "Other" as a category.

From Table 1, the informal sector (indicated by the category "private informal") is the major sector of employment in Ghana. The share of the informal sector employment of persons aged 15 years and above increased from 83.9 per cent in 2000 to 86.2 per cent in 2010. The next two major employment sectors, private formal and public sectors, had their share declining over the period of 2000 and 2010. The private formal sector declined from 8.5 in 2000 to 6.8 per cent in 2010, while the public sector declined slightly from 6.4 per cent in 2000 to 6.2 per cent in 2010. It seems therefore that the informal sector will continue to play a key role in employment in the near future. Moreover, females are more likely than males to be employed in the informal sector. The proportions of employed females working in the private informal sector were 88.8 per cent in 2000 and 91.0 per cent in 2010 while that of males was 79.1 per cent in 2000 and 81.2 per cent in 2010. Considering the key role the informal sector is playing in terms of employment, it is necessary for policymakers both at the national and sub-national levels to give the sector the necessary attention and support in terms of both policy and budgetary allocation.

The study covers the AMA's area of jurisdiction, which has a total land area of 137 km². According to the Ghana 2010 Population and Housing Census Survey, the estimated population of the AMA is about 1.7 million. Further to this, it is estimated that on a daily basis there is an influx of 1 million to the Metropolis for various socioeconomic activities. As a share of the total population of the Greater Accra Region, AMA alone accounts for 42 per cent of the total population of the region. Accra is both the national capital and the regional capital.

The informal economy is crucial to the Accra Metropolis in the sense that it not only provides employment to the growing number of inhabitants but also provides a key source of work for migrants from other parts of the country, as well as employment for immigrants from neighbouring West African countries. As a national capital, Accra is one of the major centres in the country that serves as a pull for the unemployed in other parts of the country seeking employment. Migration and rapid increase in the urban population have been among the key underlying factors of high urban unemployment and this will be a major challenge in the urban areas for a very long time. Given the decreasing share of the formal sector to generate the required employment (seen Table 1), the main hope to absorb the unemployed into the Greater Accra region and the Accra Metropolis can be achieved via the informal economy.

The Greater Accra Region in which Accra is situated differs from the national level when it comes to employment by the various sector categories of the economically active population. Table 2 shows employment by the various sector categories of the economically active population (15 years and above) for 2010 for the country as a whole and for Greater Accra.

Table 2: Economically active population 15 years and older by sex, employment sector (National and Greater Accra Region) for 2010

	National	Greater Accra
Public	6.3%	8.0%
Private formal	7.0%	17.4%
Private informal	86.1%	73.3%
Semi-public/Parastatal	0.1%	0.2%
NGOs (local and international)	0.5%	1.0%
Other international organization	0.1%	0.2%
Male		
Public	8.2%	10.2%
Private formal	9.9%	24.1%
Private informal	81.0%	63.8%
Semi-public/Parastatal	0.2%	0.3%
NGOs (local and international)	1.0%	1.5%
Other international organization	0.1%	0.2%
Female		
Public	4.5%	5.9%
Private formal	4.2%	10.9%
Private informal	90.9%	82.4%
Semi-public/Parastatal	0.1%	0.1%
NGOs (local and international)	0.3%	0.6%
Other international organization	0.0%	0.1%

Sources: Computed from Ghana Statistical Service (2012) 2010 Population & Housing Census Summary Report of Final Results

From Table 2, the informal sector accounts for 86 per cent of the economically active population at the national level, but in the Greater Accra Region, the informal sector accounts for 73 per cent of the economically active population. In the Greater Accra Region, the informal sector employs about 64 per cent of males and 82 per cent of females, while the national level rates are 81 and 91 per cent respectively.

Accra Metropolis has ten Sub Metropolitan areas.³ In this report, AMA constitutes both the Accra Metropolitan Assembly⁴ and the Sub Metropolitan Assemblies operating under AMA. The number of employed persons (15-64) found in the various sector categories in Accra Metropolis and the 10 sub-metropolises are presented in Table 3.

Table 3: Employment sector of employed persons 15-64 years Accra Metropolis and the 10 sub-metropolitan areas, 2010

	All Employment Sectors	Private Informal	Share of Private Informal
Accra Metropolis	851,502	614,716	72.2%
Ablekuma South	96,701	69,565	71.9%
Ablekuma Central	123,729	93,321	75.4%
Ashiedu Keteke	62,922	54,829	87.1%
Osu Klotey	55,615	37,401	67.2%
Ayawaso East	81,311	62,818	77.3%
Ayawaso Central	65,252	46,879	71.8%
Okai Koi South	58,350	39,766	68.2%
Ablekuma North	91,598	67,058	73.2%
Okai Koi North	106,218	76,808	72.3%
Ayawaso West Wogon	26,295	15,885	60.4%

Source: Computed from Ghana Statistical Service (2012) 2010 Population & Housing Census

From Table 3 it is clear that the informal sector is the largest sector when it comes to employment, both in the Accra Metropolis and in all the sub-metropolitan areas. In other words, the informal sector plays a key role in terms of employment at the sub-metropolitan levels. This is against the background that Accra is not only the national capital but also a regional capital where formal employment (both government and private formal) is expected to be high because the majority of the formal sector investments take place in the national capital as compared to other parts of the country. In fact, as a national capital and also a regional capital, one expects the public and private formal sectors to play a dominant role in the Metropolis yet the informal sector is the key employer employing far more than twice the number of people as the public and private formal sectors combined.

³ The Sub Metropolitan areas in the Metropolis are Ablekuma South, Ablekuma Central, Ashiedu Keteke, Osu Klotey, Ayawaso East, Ayawaso Central, Okai Koi South, Ablekuma North, Okai Koi North, Ayawaso West Wogon.

⁴ AMA bylaw (Act 462) is a political and administrative authority in the Accra Metropolis.

3.0 AMA Budgets and the Informal Sector

Budget preparation in Ghana occurs at two levels: national and district. Section 11 of the Local Government Act (Act 462) requires the Metropolitan, Municipal, and District Assemblies (MMDAs) to be responsible for the preparation and approval of their annual budget. Section 92 (3) of Act 462 proposes the implementation of the composite budget system under which the budgets of the decentralized departments are integrated into the budget of the District Assemblies. Since 2012, AMA has been among the MMDAs that have prepared composite budgets.⁵ AMA has 17 decentralized departments which the composite budget is expected to cover. Among the 17 decentralized departments, there is no single department that is responsible for the informal economy (see Table 5 for the budgetary allocations to those departments).

Given the fact that there is no direct decentralized department responsible for the informal economy, it is quite difficult to trace allocations to the informal economy at the department level in the Metropolis.⁶ The only group in the informal economy that some of the activities in the budgets can be associated with directly are traders. This can be attributed to the fact that traders are the largest group in the informal economy and they play a key role at both the national and local levels. In view of the fact that traders are the only group in the informal economy that some of the budgetary allocations in AMA budgets can be traced to, the ensuing discussions will narrow down to cover traders in the Metropolis. By focusing on traders in urban areas, one is also largely focusing on the informal economy. The subsequent discussions will look at both revenue and expenditure allocations (budgeted) for AMA with some focus later on traders.

3.1 AMA Budgeted Revenue

Table 4 and Figure 1 show the various revenue categories for AMA. As will be presented in the latter part of the report, most of the fees and levies charged in the markets come under taxes on goods and services.

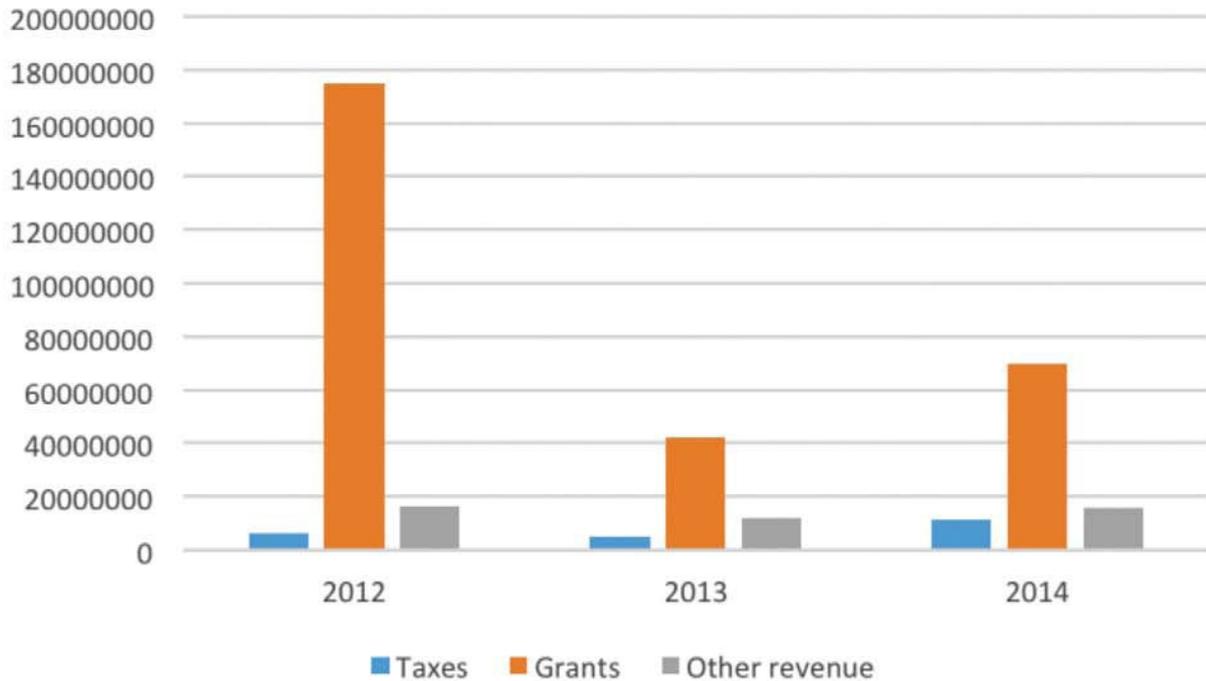
Table 4: Projected Revenue of AMA

REVENUE ITEM	PROJECTED 2012	PROJECTED 2013	PROJECTED 2014
Taxes:	6,501,900	4,752,190	11,553,696
Taxes on income, property and capital gains	24,000	8,000	8,000
Taxes on property	4,385,000	3,477,000	6,305,000
Taxes on goods and services	2,052,900	1,242,190	5,185,696
Taxes on international trade and transactions	40,000	25,000	55,000
Grants:	175,033,464	42,201,417	69,608,006
From foreign governments	330,000	330,000	
Non-Governmental Agencies	174,703,464	313,460	128,072
From other general government units		41,557,957	69,479,934
Other revenue:	16,414,209	11,993,043	15,538,640
Property income	2,510,300	3,318,000	3,230,000
Sales of goods and services	12,902,329	7,555,170	10,968,490
Fines, penalties, and forfeits	501,000	464,013	710,500
Miscellaneous and unidentified revenue	500,580	655,860	629,650
Total	197,949,573	58,946,650	96,700,342

Source: Extracted From AMA Composite Budgets 2012 – 2014

⁵ All the MMDAs were required to prepared composite budgets in 2012. So 2012 was the beginning of the preparation of composite budgets for most MMDAs.

⁶ This is not peculiar to AMA but all the MMDAs in the country.

Figure 1: AMA Revenue Sources 2012 - 2014 (Budgeted)

From Table 4 and Figure 1 above, grants constitute the bulk of the projected revenue of AMA. Grants were projected to contribute 88 per cent of total revenue in 2012, but this declined to 72 per cent in 2013 and 2014. The revenue trend for the three-year period shows massive difference in the patterns between the years, especially when it comes to grants.⁷ It looks like there was a change in funding with respect to grants between 2012 and 2013. Data on actual revenue received for the period was not available for thorough analysis, but the analysis of expenditure performance shows the 2012 budget was perhaps over-estimated. This is not surprising because 2012 was the first year a composite budget was prepared and there were challenges estimating the overall grants as well as the grant-related expenditure for all the departments of Assembly. The share of taxes increased from 3.3 per cent in 2012 to 8.1 per cent in 2013 and then further to 11.9 in 2014. To some extent, the increase in the share of taxes between 2012 and 2013 simply reflects the relative decrease in the share of grants with the large decrease in the absolute grant amount. However, that cannot explain the further increase in the tax share between 2013 and 2014. Workers in the informal economy pay significant amounts to the AMA as we will see later.

⁷ Grants shown in Table 4 comprise contributions from foreign governments, non-governmental organizations, and other government units.

3.2 AMA Budgeted Expenditure

AMA has 17 decentralized departments that are budgeted for each year. Table 5 provides the budgeted amount for the various departments for 2012, 2013, and 2014.

Table 5: Budgeted Expenditure of AMA (2012 and 2014)

Accra Metropolitan Assembly – Accra		2012	2013	2014
1	Administration	28,953,304	29,797,908	43,917,684
2	Finance	830,231	188,551	223,151
3	Education, Youth, and Sports	925,704	547,020	489,500
4	Health	1,071,984	1,043,125	1,688,580
5	Waste Management	34,838,687	2,648,732	2,151,970
6	Agriculture	485,530	755,167	785,582
7	Physical Planning	1,397,289	1,382,551	1,910,930
8	Social Welfare & Community Development	395,801	525,025	783,248
9	Natural Resource Conservation	0	0	0
10	Works	67,904,888	17,981,534	42,931,325
11	Trade, Industry, and Tourism	345,732	109,973	201,927
12	Budget and Rating	438,108	265,505	298,585
13	Legal	90,635	110,000	130,000
14	Transport	1,661,336	0	0
15	Disaster Prevention ⁸	2,188,504	142,000	127,120
16	Urban Roads	7,476,950	3,442,560	1,045,741
17	Birth and Death	21,895	7,000	15,000
		149,026,578	58,946,651	96,700,343

Source: Extracted From AMA Composite Budgets 2012 – 2014.

In view of the fact that the composite budget was introduced in 2012, data shown in Table 5 could not go back beyond 2012. From Table 5 above, it is clear that one of the 17 decentralized departments has not been provided for when it comes to budgeting (that is the Natural Resource Conservation department which has no budgetary allocations). The Transport department received no allocation in 2013 and 2014. It is possible that the difference in grant estimates between 2012 and later years is at least partly explained by the transport allocations. Physical Planning and Health declined marginally in 2013 but increased in 2014. Administration, Agriculture, Legal and Social Welfare, and Community Development increased over the period. Finance; Waste Management; Works; Budget and Rating; Urban Roads; Birth and Death; and Trade, Industry and Tourism were departments that had a higher budgeted expenditure for 2012 than for 2013 and 2014.

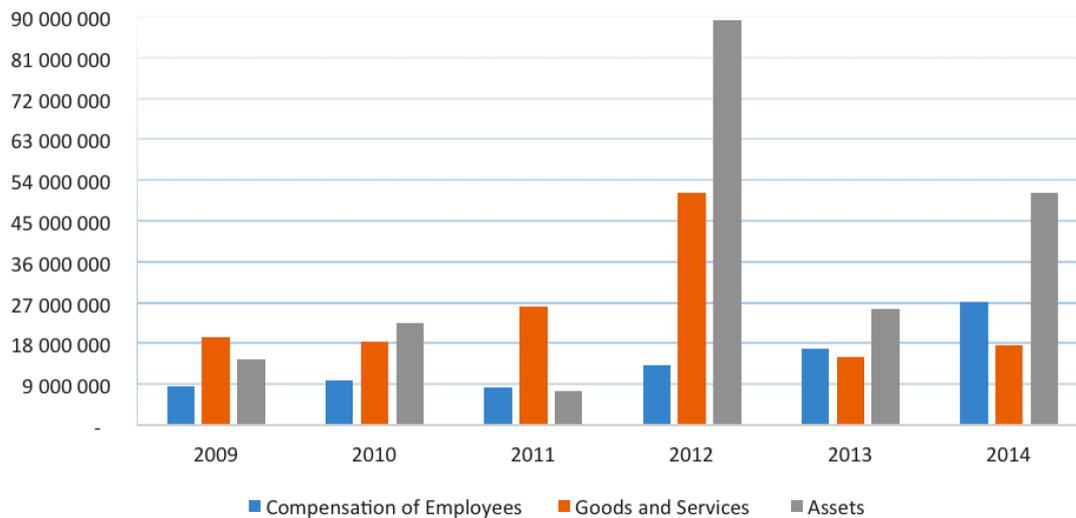
⁸ The Metro Fire Service is part of Disaster Prevention.

As observed with the grants, some of the departments appear to have unusually large, perhaps incorrect, estimates for 2012. As mentioned earlier, 2012 was the first time all the MMDAs, including AMA, were required to prepare a holistic budget that covered all the decentralized departments. Earlier, the budget was narrow, focusing mainly on Administration with capital expenditure mainly covering other sectors like education, health, water, waste management, and construction of markets. This challenge in budgeting in 2012 is not peculiar to AMA but possibly includes many of the MMDAs that were preparing the composite budget for the first time with inadequate information on the decentralized departments. As a maiden composite budget, the budget over-forecast in 2012 was mainly due to high expectations and inadequate information.

Despite the fact that many of the 17 departments may have some role to play when it comes to the informal sector, there is no specific department responsible for the informal economy. The trade component under Trade, Industry, and Tourism is more focused on international trade rather than local street traders or market traders. It would be more appropriate if a department was created for internal trade which would be solely responsible for traders. When it comes to the construction of markets and market facilities, the Works Department and others may be responsible. However, when it comes to policy and budget issues regarding development of the informal economy, it is difficult to find a specific department responsible for addressing issues regarding the informal economy or traders.

Budgeted data were available for the period 2009 to 2014 when it comes to the three broad economic categories, namely Compensation of Employees, Goods and Services and Assets (the latter also referred to as investment or development expenditure), hence their respective share could be estimated. Figure 2 shows the budgeted expenditure of AMA under three broad economic categories for the period 2009 to 2014.

Figure 2: AMA Budgeted Expenditure 2009 – 2014



From Figure 2 above, it is clear that there is no single dominant expenditure category over the period. The figure also again shows 2012 to be a year with unusually high allocations, particularly in respect of assets. Table 6 provides the shares of the expenditure categories.

Table 6: Share of the Various Budgeted Expenditure Categories

	2009	2010	2011	2012	2013	2014
Compensation of Employees	19.9%	19.4%	19.8%	8.5%	29.2%	28.3%
Goods and Services	45.7%	36.3%	62.4%	33.4%	26.3%	18.4%
Assets	34.4%	44.3%	17.8%	58.1%	44.5%	53.3%

Source: Computed From AMA Composite Budgets 2012 - 2014

From Table 6, the projected investment expenditure (Assets) has its highest shares of 44.3 per cent, 58.1 per cent, 44.5 per cent, and 53.3 per cent in 2010, 2012, 2013, and 2014 respectively. When it comes to projects or programmes that will impact immensely on street vendors and market traders then Assets and Goods and Services are the main expenditure categories that are relevant. For example, construction of markets comes under Assets while transport costs by AMA to sensitize traders comes under Goods and Services. Goods and Services projected expenditure recorded the highest share of 45.7 per cent and 62.4 per cent in 2009 and 2011 respectively. The projected expenditure for Compensation recorded the second highest share of 29.2 per cent and 28.3 per cent in 2013 and 2014 respectively.

From Figure 2 on the previous page, it is clear that the projected expenditure for 2012 was quite high relative to the other years. Table 7 shows the percentage change in expenditure over the period 2010 to 2014.

Table 7: Percentage Change in Expenditure over the Period 2010 and 2014

	2010	2011	2012	2013	2014
Compensation of Employees	17	-16	59	27	62
Goods and Services	-5	41	97	-71	17
Assets	54	-67	1102	-71	101
Total Expenditure	20	-18	269	-63	67

Source: Computed From AMA Composite Budgets 2012 - 2014

From Table 7 above, the projected total expenditure increased by 269 per cent in 2012 with development expenditure projected to increase by 1,102 per cent. In 2012, Goods and Services and Compensation were projected to increase by 97 and 59 per cent respectively. The budgeted total expenditure for 2013 was only 37 per cent of the 2012 total budget while that of 2014 was 67 per cent of 2012 expenditure. The main reason for this is possibly the challenge due to the introduction of the composite budget in 2012 mentioned above.

Actual expenditure was obtained for 2009, 2010, and 2011, but the actual data obtained for 2012 and 2013 were only for the first half of the year (January – June). Table 8 (on the following page) shows the budget performance – i.e. the percentage of the total allocation that was actually spent – for the period 2009 to 2013. For 2012 and 2013, the percentage is calculated on the total budget amounts for each of the years.

Table 8: Budget Performance for the Period 2009 to 2013, (Actual as Percentage of Estimated Expenditure)

Budget Performance	2009	2010	2011	2012*	2013*
Compensation of Employees	65.4	74.7	89.7	47.8	45.3
Goods and Services	66.1	77.0	70.5	12.2	40.6
Assets	20.3	26.8	71.6	19.8	9.4
Total Expenditure	50.2	54.3	74.5	19.6	28.1

Source: Computed From AMA Composite Budgets 2012 - 2014

*The estimates for 2012 and 2013 were computed based on half-year data.

From Table 8 on the previous page, 2011's peak performance achieved 74.5 per cent of the total budgeted expenditure, while in 2012 and 2013, 19.6 and 28.1 per cent were achieved respectively. Nevertheless, in 2012 and 2013, compensation of employees had reached close to 50 per cent of the total annual allocation for this category, as one would have expected during a six-month period. Apart from 2011, one can say categorically that either the development or investment expenditures have a very low percentage in terms of performance. Because most of the development programmes and projects are carried out with investment expenditure, low performance in this expenditure category is likely to slow down progressive development (including the expenditure on projects that impact on traders).

When it comes to construction of markets, grants from central government, donors, private sector investments, as well as AMA's internally generated revenue (levies and fees collected by AMA categorized as "taxes" above), are the main sources of funding. For example, according to the AMA 2014 Composite Budget, the Assembly is seeking support from the French Government to construct four markets in the Metropolis.⁹ AMA is also exploring possibilities of forging a partnership with a private company specializing in the construction of markets to reconstruct selected markets in Accra.¹⁰ AMA hinted that it is moving away from constructing low-level buildings to high-rise buildings. As a result, AMA has earmarked seven markets to construct into high-rise buildings. According to a government staff member, AMA is in constant discussions with traders to come up with structures that are more convenient and comfortable for traders.¹¹ Some of the market projects that were mentioned in the 2014 composite budget to have been previously carried out (completed in 2013) in Accra were:

- Completion of five 12-unit market sheds at Nima Market;
- Completion of three 12-unit market sheds at Maamobi Market;
- Construction of five 12-unit market sheds at Mallam Atta Market;
- Re-construction of 2 number market sheds at Adabraka Market;
- Re-construction of 2 number market sheds at Odawna Pedestrian Shopping Mall;
- Completion of paving of Osu Market; and
- Completion of the design and drawings for the redevelopment of Mallam Atta Market.

Even though the project cost was provided in the budget, the actual money spent on the above projects was not provided. In all the markets visited, the number of shed constructions reported to have been carried out were actually completed, and traders were carrying out their normal business. Only in Mallam Atta market did the traders claim that the shed had not yet been allocated to them by AMA, even though it had been completed. A comment from one of the traders in the market where the construction took place is shown in Box 1 below.

Box 1: Comment From a Trader Regarding the Market Construction

"Even though AMA has almost completed five sheds in this market, what we need most is the construction of the main market. The sheds are 'temporary'. We need shops where we can securely keep our wares so that people will not tamper with them. The construction of stores in the main market will benefit many vendors in this market. We suffer a lot when it rains; you see for yourself that the place is not cemented. In the night too, a lot of people come and sleep in the market but our executives could not do anything about it. AMA must stop people from sleeping here. One of our gates is broken down and we informed AMA about it but they have not done anything about it up to now." – A trader at Mallam Atta Market

⁹ The funding has not yet been secured so the money is not yet reflected in the 2014 budget.

¹⁰ There are different types of agreements/arrangements when it comes to the private sector investments in markets but the common one is BOT (Build, Operate, and Transfer).

¹¹ The names of these markets were not provided.

Data for this section were carefully extracted in the composite budgets of AMA for the period 2012 to 2014. The project costs were part of the development expenditure or Assets. Though many of the activities in the budget directly or indirectly affect traders, the purpose here is to extract those activities that impact directly on traders. All the activities in the budgets that are believed to impact directly on traders in the composite budgets for the period 2012 to 2014 are shown in Appendix 1.

The share of activities that directly impact on traders is compared to overall development expenditure as well as total expenditure. Table 9 provides the overall costed activities directly impacting on traders as a share of investment expenditure and total budget.

Table 9: Total costed activities directly impacting on traders as a share of investment expenditure and total budget

	2012	2013	2014
Activities Directly Related to Traders as a Share of Investment/ Development Expenditure (Assets)	1.6%	11.6%	8.1%
Activities Directly Related to Traders as a Share of Total Expenditure	0.9%	5.0%	4.3%

Source: Computed From AMA Composite Budgets 2012 - 2014

From Table 9 above, the budgeted activities relating to traders as a share of investment expenditure increased from 1.6 per cent in 2012 to 11.6 per cent in 2013, but this declined to 8.1 per cent in 2014. The budgeted activities relating to traders as a share of total expenditure also increased from 0.9 per cent in 2012 to 5 per cent in 2013, but this also declined to 4.3 per cent in 2014. The low expenditure for 2012 could also be attributed to the challenges associated with the budget preparation mentioned above and associated over-estimation of other categories.

The activities relating to traders listed in Appendix 1 are classified under six broad headings, namely:

- Meetings with Traders;
- Educating and Sensitizing Traders;
- Food Traders Inspection and Certification;
- Market Sanitation;
- Information and Creating Database; and,
- Construction and Rehabilitation of Market Facilities

Table 10 provides the share of each of the broad activities to the total budgeted activities relating to traders.

Table 10: Share of Each of the Broad Activities to the Total Budgeted Activities Impacting Directly on Traders

	2012	2013	2014
Meetings with Traders	0.4%	0.1%	0.1%
Educating and Sensitizing Traders	2.2%	1.2%	1.1%
Food Traders Inspection and Certification	0.5%	0.6%	0.6%
Market Sanitation	1.3%	0.5%	0.4%
Information and Creating Database	1.1%	0.1%	0.5%
Construction and Rehabilitation of Market Facilities	94.8%	98.9%	99.2%

Source: Computed From AMA Composite Budgets 2012 - 2014

From Table 10, Construction and Rehabilitation of Market Facilities constitutes about 95 per cent or more of the total budgeted activities that are directly related to traders. The share of Educating and Sensitizing Traders has declined from 2.2 per cent in 2012 to 1.2 in 2013 and 1.1 per cent in 2014. Market Sanitation has also declined from 1.3 per cent in 2012 to 0.5 per cent in 2013 to 0.4 per cent in 2014. Meetings with Traders declined from 0.4 per cent in 2013 to 0.1 per cent in 2014. Food Traders Inspection and Certification increased marginally from 0.5 per cent in 2012 to 0.6 per cent in 2013 and this share remained the same in 2014. Apart from Construction and Rehabilitation of Market Facilities, which takes the largest chunk of the budgeted activities relating to traders, most of the activities affecting traders have been declining over the period as a share of the total.

Table 11: Percentage Change in Each of the Broad Budgeted Activities Impacting Directly on Traders

	2013	2014
Meetings with Traders	-236.0%	0.0%
Educating and Sensitizing Traders	-81.7%	-8.2%
Food Traders Inspection and Certification	12.8%	0.0%
Market Sanitation and Derat ¹²	-135.7%	-40.0%
Information and Creating Database	-875.0%	75.0%
Construction and Rehabilitation of Market Facilities	54.7%	29.3%
Inflation rate (National)	11.6%	*9.5%

*The Projected (Forecast) Level of Inflation

With the assumption that all the planned expenditure was actually spent in 2013 and taking the forecast level of inflation for 2014 into account, two activities experienced an increase in real terms. These were Information and Creating Database on the one hand, and Construction and Rehabilitation of Market Facilities on the other. In terms of prioritization, it is only Construction and Rehabilitation of Market Facilities that has seen persistent increases in budgeted expenditure.

¹² "Derat" means to clear the markets of rats.

4.0 Traders in Accra Metropolis and AMA

Based on the discussions with traders, this part of the report is a collation of some of the issues raised. These range from market infrastructure and fees and levies paid by traders, to relationships between the AMA and traders, as well as other concerns of traders.

4.1 Market Infrastructure in Areas Visited

In all the markets visited, the land on which the market infrastructure was situated belonged to AMA, private entities, churches, or Ghana Railways. At Maamobi, for example, the market is situated on private land. Agbogbloshie is a big market with some of the land belonging to AMA while other land belongs to private entities. Since Agbogbloshie market is quite big, part of the market was constructed by AMA while other parts of the markets were constructed by private entities and are leased to the traders. Santana Market is situated on land belonging to Ghana Railways. Some of the traders at Osu Market claimed the land belonged to the Presbyterian Church and that some of the sheds were constructed by the church. AMA has constructed sheds for traders in some of the markets on private land. An example is Maamobi Market where some of the sheds were constructed by AMA while other sheds were provided by private entities. Abosey Okai Spare Parts Market is a mixture of private properties and AMA properties. Though AMA has constructed some stores at Abosey Okai, most of the shops of the spare parts dealers are owned by private entities.

When it comes to the construction of market infrastructure, the dynamics varies from one market to another. Kaneshie Market Complex, Osu Market, and London had their infrastructure provided by central government several decades ago even before the current decentralization process came into effect. Some of the markets (those visited) in which AMA had recently (less than four years ago) carried out construction or refurbishment include Nima, Maamobi, Adabraka, Mallam Atta, and Osu markets. According to the traders in the market, the refurbishment of the three sheds by the AMA at Adabraka Market followed a rainstorm that seriously damaged the three sheds. AMA paved Osu Market while the rest of the projects in the other markets involved construction of sheds.

Other markets in which AMA had carried out construction or refurbishment five or more years ago include Mamprobi Tuesday Market and Agbogbloshie. At Mamprobi Tuesday Market, for example, AMA constructed many sheds, a meat shop, and an office. Even though AMA had recently constructed the sheds at Nima, Maamobi, Mallam Atta, and Mamprobi markets, the floors of these markets have not been cemented. The traders at Adabraka, by their own contribution, cemented the floor of the market. Some of the executives of the traders organizations in the markets where construction or refurbishment has been carried out by AMA claimed the projects were executed as a result of promises made by previous and current political leaders.

There are two markets where projects were on-going at the time of the study, and these were Salaga and Santana markets. At Salaga Market, the traders were moved to sell at the adjacent road and Lorry Park due to construction that commenced almost two decades ago. The construction of Salaga Market commenced in the 1990s under the central government's Agricultural Sector Improvement Programme (ASIP). The project to construct the market involved collaboration between the Salaga Market Association and ASIP (handled by the Ministry of Agriculture). At the time of the study, the traders were still selling in a temporary structure provided by AMA. The Salaga Market project was still an on-going project (not completed) when the ASIP came to an end, but the Salaga Market Association was not able to fund the project, so AMA promised to complete it. According to the executives of the traders organization in the market, the project has remained at a standstill for over 16 years now, even though there were several meetings with the market executives and AMA.

Santana Market was under construction (it is an on-going project) at the time of the field survey. The traders had been moved to sell on a street nearby. Santana Market was being constructed from the Member of Parliament (MP) share of the District Assembly Common Fund (DACF).¹³ According to the executives of the market, the project was delayed.

In one of the markets visited, the construction of the market was carried out by neither the AMA or other private entity but, instead, by the traders themselves. The traders at Freedom Market claimed they constructed all the sheds that they are selling in long ago. They claimed part of the floor of the market was later paved by one of the Assembly Persons (Local Councilors). The roofs of the sheds were in a state of disrepair at the time of the study. They claimed AMA promised to assist them but the promise had not yet been fulfilled.

Box 2: Comments from Traders about Current State Markets

“AMA promised to come and construct this market over 16 years ago but up to now nothing has been done. It looks like the project has been abandoned. Where we are currently is a temporary structure.”

– A leader in Salaga Market

“We (the vendors) constructed all these sheds ourselves, it is not AMA. Part of the floor of the market was paved by the Assembly Person.”

– A trader at Freedom Market

“Currently in this market when it rains we are in trouble, when the sun shines too we are in trouble. In fact, we get soaked up when it rains. Please come and assist us.”

– A trader at Freedom Market

“AMA has not done anything for us. The roofs of the sheds are in a state of disrepair. We do not have security. The staffs of AMA have come here so many times to ask us what we need and we tell them we need help. They come and ask us we tell them, they go and come back again we tell them the same thing, they go and come back again for the same information over and over again but they have done nothing about the situation.”

– A Leader from Freedom Market

“Before the project to construct the shed commenced, AMA called us to their office to have discussions with us among which include an interim location where we will sell our goods until the project is completed.... In fact, the project is delaying so we the executive planned to go to AMA's office tomorrow to ask for the reasons why the project is delaying.”

– From one of the Leaders at Santana Market

“This place needs renovation, AMA should renovate this place for us.”

– A Trader from London Market (Meat Shop)

¹³ This project is adequately budgeted for in AMA budget as shown in Appendix 1.

4.2 Levies and Taxes Paid by Traders

Every year, AMA prepares and approves a Fee-Fixing Resolution (FFR) that provides a detailed categorization of fees charged by the institution. The FFR provides detailed categories of fees and licences for the various business groups in the Metropolis. The categories of fees include, among others, Business Operation Permits, Licences, Dealers Permit, Building Development Fees, Rent, Land Development Application, Education Levy, and Sanitation and Waste Management Fees. The Business Operating Permit covers all the businesses in the Metropolis. For example, private supermarkets and shopping malls pay business operating permit fees to AMA. The detailed fees for the markets are also provided for in the FFR. According to the staff of AMA, the Metropolitan Assembly engages with traders on the fee fixing before the rates are finalized.

The FFR for 2011, 2012, and 2013 were obtained for this research but, upon going through all the documents, it became clear that the 2011 FFR provided the most detail. Some selected fees were extracted from the 2011 FFR and are shown in Appendix 2. The 2012 FFR document provides too little detail about fees affecting traders. In 2014, street vendors (who carry their wares to sell or display their wares on tables) pay a daily toll of 50 pesewas (Gh 0.50) to AMA, but the same rate for the period 2011 to 2013 was 20 pesewas. Wholesalers are charged based on the size or unit of conveyance of the commodity concerned (for example, in different sizes of bags or baskets).

Traders who have stalls and shops in the markets claim they pay an annual “licence” fee to AMA. The amount varies from year to year, but for the fiscal year 2014 the amount was ten Ghana Cedis (Gh 10.00). This seems to be standard across the various markets visited. The traders said they call it a licence because this is what is written on the receipt. When the traders were asked the nature of the payment of the licence a lot of them did not know. A few speculated by saying “maybe it is a licence to sell”. Revenue from daily tolls and licences collected by AMA comes under Taxes on Goods and Services in the revenue Table 4. AMA collects rent from stores, stalls, and other structures in the markets and the rent is expected to come under Property Income in Table 5. The monthly rent for the markets visited is shown in Table 12 below.

Table 12: Approved Rent for 2011 and 2013 (Markets Visited)

Market*	Approved Monthly Rent for 2011	Approved Monthly Rent for 2013	Percentage Change 2012-2013
	In Gh ₵	In Gh ₵	
Mallam Atta			
Stores-'A'	8.8	10	14%
Stores-'B'	8	9	13%
Stores-'C'	6	7	17%
Open Stall-A(6"-8")	5	6	20%
Open Stall-B(6"-6") (1)	4	4	0%
Open Stall-C(6"-4") (2) Licence	4	4	0%
Mills (13"-10")	7	8	14%
Other Mills	7	8	14%
Chop Bars	7	8	14%

(continued on following page)

Table 12 (continued from previous page):

Market*	Approved Monthly Rent for 2011	Approved Monthly Rent for 2013	Percentage Change 2012-2013
	In Gh ₵	In Gh ₵	
31st December Market:			
Stores-'A'	27	30	11%
Stores-'B' 1-10	13	14	8%
Stores-'C' 11-18	16	18	13%
Stores-19-83	20	22	10%
Outer Stalls (Open Stall)	7	8	14%
Outer Stalls (Annex)'C'	7	8	14%
Outer Stalls (Lock up)	10	11	10%
Chop Bars 1-6	13	14	8%
Chop Bar 16-20;34-40	13	14	8%
Chop Bars 7-15; 29-33; 41-44	7	8	14%
Chop Bars 21-28	13	14	8%
Chop Bars (Annex)	13	14	8%
Corn Mills (Annex)	7	8	14%
Tomatoes/Pepper Mills (Annex)	7	8	14%
Corn Mill (Kwasia Guaso)	13	14	8%
Agbogbloshie Market:			
Stores-'A'	10	11	10%
Stores-'B'	8	9	13%
Stores-'C'	8	9	13%
<i>Open Stalls:</i>			
'A' (Wall Space)	5	6	
'B' (Wall Space)	5	6	20%
'C' (Wall Space)	5	6	20%
Mills	7	8	14%
Chop Bars	7	8	14%
Butchers Shop	27	30	11%
Nima Market:			
Open Stalls	4	4	0%
Butchers	4	4	0%
Chop Bars	4	4	0%
Corn Mills	4	4	0%
Lock-up Stores	6	7	17%

(continued on following page)

Table 12 (continued from previous page):

Market*	Approved Monthly Rent for 2011	Approved Monthly Rent for 2013	Percentage Change 2012-2013
	In Gh ₵	In Gh ₵	
Osu Market			
Stores	7	8	14%
Stalls 'A'	4	4	0%
Stalls 'B'	4	4	0%
Mamprobi Tuesday Market:			
Stores	7	8	14%
Stalls	4	4	0%
Salaga Market:			
Lock-up Stalls	5	7	40%
Butchers Table	4	4	0%
Kiosk	4	4	0%
Covered Stall	4	4	0%
Temporary Stall	4	4	0%
London and Maamobi Markets:			
Lock-up Stalls	6	7	17%
Temporary Shed	4	4	0%
Timber Shed	4	4	0%
Corn Mill	4	4	0%
Covered Stall	3	3	0%
Vegetable Mill	6	7	17%
Saw Mill	6	7	17%
Block Structures	4	4	0%
Wooden Structures	6	7	17%
Adabraka Market:			
Stall	5	5	0%

Source: AMA Fee-Fixing Resolution 2011 and 2013

From Table 12 above, for most of the fee items, the percentage increase was less than 20 per cent between 2011 and 2013. The national inflation rate (consumer price index) in 2012 was 8.8 per cent and in 2013 was 11.6 per cent, thus making an increase of less than 20 per cent seem reasonable. In addition, the rates charged by AMA for rents are lower than the rent charged by private individuals or entities.

The list of businesses that pay business operating permit fees extends to cover public institutions that have been privatized. AMA FFR provides for para-statal institutions that have been privatized to pay annual business operating permit fees to AMA. AMA refers to them as Commercialised Corporations/Companies. For example, the Electricity Company of Ghana (ECG) and the Ghana Water Company (GWC) were to pay a business operating permit fee of Gh ₵13,310 and Gh ₵6,655 respectively in 2011. These utility companies in turn collect tariffs for the use of their services in the markets. In public markets where these facilities are available, the traders claimed it was AMA that pays for the tariffs. Later in the discussion, it came out that some of the public markets were disconnected by the above institutions due to non-payment of tariffs by AMA.

Kaneshie Market Complex is considered by AMA to be a private company; hence in the FFR it was expected to pay a business operating permit fee of Gh ₵9,680 and Gh ₵7,000 to AMA in 2011 and 2013 respectively. Some of the private markets that pay such permit fees to AMA are Makola Shopping Mall and Makola Annex 2 (Agbogloshie Market). These fees are likely to be paid indirectly by traders occupying these markets through payments to the private markets. Fees by these institutions form part of Taxes on Goods and Services in the revenue Table 4.

Food traders (individuals) are required to go for medical examination before they are certified to sell in the Metropolis.¹⁴ After obtaining the medical examination licence, food traders are supposed to renew the licence every year. The various costs incurred by food traders are shown in Table 13 below.

Table 13: Approved Certification Fees for Food Traders (2011 and 2013)

Medical Examination Licence:	Approved Fees for 2011	Approved Fees for 2013
Application Forms	3	3
Licences:		
Cat 'A' (Hotels & Restaurants)	5	6
Cat 'B' (*Chopbars & Drinking Bars)	4	4
Cat 'C' (Others)	4	4
Suitability (Health) Certification:		
Cat 'A' (Hotels & Restaurants)	220	400
Cat 'B' (Chopbars & Drinking Bars)	110	133

*Chopbars are local restaurants

Traders with stalls and stores also pay quarterly tax to Ghana Revenue Authority's (GRA) domestic tax unit, the Internal Revenue Service (IRS). According to the traders, the tax paid to IRS often varies from place to place and also with the size of the shop. At Makola 31st December Market, traders in a small stall pay about Gh ₵15.00 every quarter as tax. In some markets, the traders say the tax depends on the size of the shop and the quantity of goods in the shop. IRS might have categorized the shops as was done in AMA FFR. At Abosey Okai Spare Parts Market the importers, who were also traders, asserted that they pay Valued Added Tax (VAT).¹⁵

¹⁴The few traders interviewed said they have carried out the examination and have the licences but were not comfortable talking about the medical examination and licences for their assistants.

¹⁵The Value Added Tax Act, 1998 (Act 546) imposes VAT on every importation. The current rate is 17.5 per cent. Claims are made on VAT. Before an importer can reclaim the VAT paid on imports, s/he must be in possession of a valid customs entry, an assessment notice and any tax invoices for services. The importer should claim any VAT on imports to which he or she is entitled by including it in box 10 on the next VAT return.

Traders pay directly to private individuals or to a private entity for the conveyance of, or for the dumping of refuse into, the refuse containers in their respective markets as this service is not provided by the municipality. The amount paid is between Gh 1.00 and Gh 4.00 a day. Traders at Abosey Okai Spare Parts Market claimed they do not pay to dump refuse into the refuse containers provided in the market. In places where traders provide their own security in the market, they pay for the individuals or private entities that provide the security.

Box 3: Comments from Traders About Taxes They Pay

“AMA does not do anything for us, all they know is to come and collect money and go.”

– A spare parts dealer at Abosey Okai

“Staff of IRS just look at the shop and determine the amount of tax that you should pay.”

– A spare parts dealer at Abosey Okai

“Apart from the levies we pay to AMA and IRS, the land on which the market is situated belongs to Ghana Railways so we pay something to them also.”

– A leader at Santana Market

4.3 Flooding and Muddy Markets

When it comes to the construction of markets and the complementary facilities, it seems AMA is still grappling with some of the issues. In some cases AMA constructs sheds but does not pave the floors as mentioned earlier. A lot of the markets visited experience some form of flooding or have muddy floors when it rains. Traders at Nima, Maamobi, Salaga, Mamprobi Tuesday Market, and Mallam Atta Market claimed that when it rains some parts of these markets become flooded and the floors of the market become muddy because it has not been cemented. Even at Makola 31st December Market the traders claimed that when it rains the place is flooded even though the floor is cemented. There is an open drain (very narrow) just behind the Makola 31st December Market that is often choked with rubbish when it rains and the traders claimed this causes some flooding in the market.

4.4 Services to Traders

In most of the markets visited, the traders claimed AMA contracted private cleaning companies to clean the streets and pavements but not the markets. The traders are responsible for cleaning their respective stalls or stores and the surroundings. The traders either pay people to convey the rubbish or pay when depositing the rubbish into the rubbish container (provided by the private cleaning company). However, as mentioned earlier, at Abosey Okai where there are mainly spare parts dealers, the traders claimed they do not pay for dumping the rubbish into the refuse containers.

At Abosey Okai Spare Parts Market, the traders claimed that Zoomlion (a private sanitation company contracted by AMA) cleans up the roads and pavements in front of their shops. Zoomlion also de-silts the gutters in front of their shops. However, at Agbogbloshie, the traders complained that those who were supposed to de-silt the drains in front of the market do not come regularly, so at times the traders themselves de-silt the choked gutters. According to the traders at Makola 31st December Market, because AMA does not clean up the drains, they, the traders, often organize people to tidy up the drains behind the market and pay them.

When it comes to fire prevention, in the markets that have fire prevention equipment, traders claimed that they procured the equipment themselves (as they did in Makola 31st December Market, for example). The executives of the traders' organization at Kaneshie Market Complex (which is a private company) have provided a good system to prevent fire outbreaks. The leaders at two markets said some of the traders in these markets have been trained in fire-fighting techniques by the Ghana Fire Services and other private fire training institutions. Among all the markets visited, the Makola 31st December Market is the only one that has a fire station outpost close by.

During the FGDs, the traders talked about challenges regarding funding for their businesses. They were of the view that loans at affordable interest rates would help expand their business. One of the other issues that came up during the FGD at Makola was the clinic. Makola 31st December Market has a public clinic within the market environment. However, the traders claimed the clinic closes early and the access route to the clinic has been taken over by other traders, preventing access to the clinic by ambulance in cases of emergency. During the discussions with the key staff at AMA, they claimed AMA faces challenges when it comes to creating lanes and alleys in some of the markets. In most of the busy markets, traders take up areas demarcated as lanes and alleys, narrowing them or totally blocking them up.

Box 4: Comments from Traders About Services in the Markets

“AMA does not provide any services for us; we the vendors in the market clean our stalls and the immediate surroundings as well as pay for the conveyance of the rubbish to the refuse container.”

– Trader Focus Group Discussions at Makola 31st December Market

“The market has a clinic but it closes at 2:00 pm even though the market does not close at 2:00 pm. What happens when there is an emergency after 2:00 pm? The market clinic does not work on Saturdays but we come to the market on Saturdays. The clinic should be well equipped to deal with emergency cases in the market.”

– Trader Focus Group Discussions at Makola 31st December Market

4.5 Market Security

Traders at the various markets have different ways of providing for security for their wares overnight. According to the traders at most of the markets visited, in places where AMA provides security at the market, those security staff remain only at the entrance and do not provide an internal patrol in the market during the night.

At some of the markets, like Makola 31st December Market and Maamobi Market, some of the traders have constructed metal containers in their respective stalls where they keep their wares overnight. Those who do not have these containers look for other places to keep their wares overnight. At some of the markets, like Nima, Maamobi, Salaga, Mamprobi Tuesday Market, Freedom, and Mallam Atta, the traders claimed once in a while their wares were stolen at places where they keep their goods overnight. They claimed no one is held responsible for the theft of items, and therefore they have to absorb the cost of the stolen items themselves.

At KMC, the traders claimed they have their own 24-hour security, and there is hardly any pilfering of goods in the market. At Adabraka and Agbogbloshie markets, the traders have also employed their own security that takes care of their wares overnight, and they claimed theft is not common. One of the executives at Agbogbloshie Market (one part of the markets where private entities have constructed sheds) said AMA

has offered to provide security for them, but the traders refused and they themselves employed their own security to take care of their wares overnight. The reason for refusal could be that the traders believe that in markets where AMA provides security, the security staff are only at the entrance and do not patrol the market in the night.

Box 5: Comments from Traders About Security in the Markets

“We do not have security and safety in the market.”

– Trader Focus Group Discussions at Makola 31st December Market

“Some of the wares we send for safekeeping in the evening get stolen. It does not happen frequently but when it happens that your wares are stolen you do not have anyone to hold responsible so you have to take it like that. You absorb it yourself.”

– A leader in the Nima Market

“Once in a while they steal our wares when we leave them in the overnight but what can we do about it?”

– A trader at Agbobgloshie

“Sometimes when you leave your wares overnight, by the time you come back in the morning some of the items are stolen. They stop the pilfering for a while and then do it again.”

– A leader at Freedom Market

4.6 AMA Interaction with Traders

The staff of AMA indicated that AMA has a good cordial relationship with traders in the Metropolis. They state that the AMA sees traders in the Metropolis as a force to reckon with and therefore engage them a lot. AMA claims traders are very punctual when they are invited to meetings. When traders are facing challenges that are within the purview of AMA, they bring their petitions to AMA to address.

AMA interacts mainly with the executives of the various markets or recognized associations. Almost all the leaders of the various groups in the markets visited claimed they had met with AMA at least once in the first quarter of the year. According to the executives, AMA first writes to inform them before they come and talk to them. At other times too they are invited to the AMA office for meetings. The process is such that AMA first relays the information to the executives, after which the executives convey to their members where necessary.

Most of the ordinary traders (those who are not part of the organizations' executives) come into contact with the staff of AMA mainly either through payment of levies or occasional sensitization. Hawkers at lorry parks do not have much interaction with AMA apart from the daily toll they pay to AMA revenue staff. Food traders are among those that the staff of AMA interacts with often, either through sensitization or certification. Even at La Bawalashie, the food traders report that the staff of AMA come to educate them and also provide them with certificates.

Almost all the leaders of the market groups in the areas where AMA has undertaken a project reported that AMA discussed the project(s) with them. Even at Salaga and London markets the executives were aware that AMA had made provision for them in the budgets to construct their markets. Even though AMA claims traders were involved in the FFR, most of the executives claimed they were not consulted by AMA when the daily market toll was increased just recently from 20 pesewas to 50 pesewas.

In the course of the interaction with some of the traders, they reported that it is not only the staff of AMA that come on visits to educate them but even the Mayor of Accra (Mr Alfred Vanderpuije) himself. According to the traders at Abosey Okai, some time in February–March 2014, the Mayor of Accra came around their shops and had discussions with them. They were advised by the mayor not to display their wares on the pedestrian walkways.

They also said that staff from the Sub Metropolitan Assembly came around to inspect whether they have paid their rates and also to educate them about not displaying their wares in pedestrian walkways. Both the sub-metro staffs and the AMA mayor imposed a limit in terms of distance from their shop where they can display their wares (because some of the traders display their wares on the pedestrian walkways). The traders are not happy with AMA directives because they claim their shops are too small to exhibit their wares effectively.

Structures erected at uncertified locations are at times taken down by AMA task forces. The traders at Abosey Okai also claimed a kiosk constructed in a pedestrian walkway was recently demolished when the AMA staff came around for an inspection.

Box 6: Comments from Traders About Their Relationship with AMA and Othe

“A lot of people come and talk to us. When it is getting to elections even the top executives of the political parties come to ask us for our needs and the challenges we face.”

– A leader in the Nima Market

“As for us we are not part of the “big shots” so when our executives go and listen to what AMA tells them then they come and tell us.”

– A trader at Maamobi Market

“AMA staffs meet with us regularly; in fact they have not abandoned us.”

– An executive member at London Market

“We are in a good relationship with AMA, whatever is worrying us and we call on them they come to assist us. For example if the refuse container is full and we call on them they come to our aid; even electrical problems they come to help us.”

– A leader at Agbogbloshie Market

“As for AMA we are in constant discussions with them, they come here very often.”

– A leader at Salaga Market

4.7 Selling on Pavements and Streets

Even though in the other parts of Accra that were visited the traders claimed that the staff of AMA came to educate them on not selling on the pavements and street, the situation was quite different at Nima and Mamprobi Tuesday Market. The traders who sell in Nima Market complained about hawkers taking over the pavements and the road in front of the market, resulting in buyers not coming to the Nima Market to buy goods. Even some of their fellow traders who have sheds in the market have moved to sell on the pavements and close to the road in front of the market. Others who do not have sheds at the market have joined to sell at the pedestrian walkways and the road. On Wednesdays (market days), the main street at Nima is turned into a market causing severe traffic problems in the neighbourhood. The traders at

Nima Market are of the view that AMA should muster the courage to drive away all those who sell on the pavements along the major road in front of the market. The traders in the Nima market claimed a lot of those who are selling along the street have sheds in the market but have abandoned them and gone to the street. Despite the risks selling on the street posed to traders, buyers, and pedestrians, the situation at Nima seems too complex for AMA to tackle. Occasionally, an AMA task force successfully drives away street traders in some parts of Accra, but the situation in Nima seems quite daunting for AMA. According to AMA, they have made several efforts to move the traders from the streets at Nima but all have proved futile. Mamprobi Tuesday Market is quite busy on Tuesdays. Even though AMA has constructed quite a number of sheds, some of the traders have moved to sell in the streets in front of the market. Even though AMA has constructed a proper meat shop, the shop has only two traders (butchers) on a typical market day when the place was visited. The butchers complained that they are not getting patronage because some of the traders have moved to sell in the street. Selling on the street happens only on Tuesday for those at Mamprobi Tuesday Market, but in the case of Nima, selling in the street is not only a market day affair; it is becoming a permanent phenomenon.

Box 7: Comments from Traders About Selling on Pavements

“Some of the suppliers who supply us with goods also come and sell their wares on the street nearby so people do not come to the market to buy from us.”

– Trader Focus Group Discussions at Makola 31st December Market

“AMA should drive away all those who sell along the main street in Nima. Most of the vendors who sell along the streets are not ‘strangers’; they have stalls in the market.”

– A leaders in the Nima Market

4.8 Complementary Facilities in the Markets

In the Makola 31st December Market some complementary facilities were missing. The traders claimed there is so much heat during the afternoon hours that it is not only uncomfortable to sell, but it also can cause severe health problems for the traders. The traders claimed the shed was constructed as a bus terminal and not a market. Nothing has been done by AMA to improve the ventilation despite the fact that many years have passed since the traders were moved to sell there. It was Ghana Textile Printing Limited (GTP) who installed some fans in the market many years ago, but after some time the fans were not functioning. One of the focus group discussions took place in the Makola 31st December Market during the afternoon hours, and all of the participants, including the facilitator, were sweating profusely because of the heat. The traders complained that they often have heat-related health problems. Some were advised by their doctors not to sell at the market.

The meat shops (often referred to as butchers’ shops) in some of the markets do not have complementary facilities like electricity and water. According to the representative of the butcher shop at Makola 31st December Market and those at Mamprobi Tuesday Market, the water and electricity have been disconnected.¹⁶ As mentioned earlier, the utility companies disconnect the public markets for non-payment of tariffs. The water supply at the Nima Market butchers’ shop has also been disconnected. The butchers’ shops at Kaneshie Market and London market have a full complement of water and electricity. At Kanashie Market, the traders claimed the market was scrubbed two times a day (morning and evening) by a cleaning company contracted by KMC.

¹⁶Water to the markets is provided by Ghana Water Company and electricity to the markets is provided by the Electricity Company of Ghana (all these institutions are partly government and partly private).

Box 8: Comments from Traders About Complementary Facilities in the Markets

“There is so much heat in the market that during the afternoon hours we feel so uncomfortable to sit under the shed to sell. The heat is killing us. The AMA must do something about this.”

– A trader during the Focus Group Discussions at Makola 31st December Market

“AMA used to pay water tariffs to Ghana Water Company some time ago but after some time they stopped and the water has been disconnected. We do not have water to operate.”

– A leader in the Nima Market (Meat Shop)

Conditions in some of the Markets

The table below summarizes the information provided above about conditions in some of the markets. In all the markets visited, traders could point to toilets (public or private) either within the market premises or within a range of less than 100 meters.

	Water	Electricity	Floor of the Market	Flooding	Remarks
Nima	No	No	Not cemented	Part of the market experience flooding	
Maamobi	No	No	Not cemented	Part of the market experience flooding	
Adabraka	No	No	Cemented	No	
Mamprobi Tuesday Market	No	No	Not cemented	Part of the market experience flooding	
Kaneshie Market Complex	Yes	Yes	Cemented	No	
Osu Market	No	No	Yes	No	
Salaga Market	No	Yes	Tarred but decomposed	Part of the market experience flooding	
London Market	Yes	Yes	Yes	No	It is only the meat shop that has electricity and water
Mallam Atta Market	No	On-going	No	Part of the market experience flooding	
31st December Market	No	Yes	Yes	Part of the market experience flooding	
Freedom Market	No	No	Part of the market is paved		

Source: Field Survey, 2014

4.9 Management of Markets

The traders of the various markets visited elect their own leaders or executives that manage the markets. In most cases these leaders or executives serve as a link between AMA (or other partners) and the traders in the market. At the relatively smaller markets, each of the commodity trader groups (traders of the same commodities) had a leader and the leaders of the various commodity groups elect the overall leader called “Ohemaa” or “the Market Queen.”¹⁷ In places where the markets are very large, like Agbobbloshie, a leader is elected for each section of the market.

The management of the private markets is quite different from the public markets. In other words, there are some variations when it comes to market management, depending on the type of market. For example, the traders in a shed constructed by the Presbyterian Church in Osu claimed it was the church that managed that part of the market. Since KMC is the only relatively big private market visited, a brief discussion of the management is appropriate.

It seems that the executives at KMC have put in place systems to address most the challenges that the traders face in the market. The executives have their own office with well-equipped facilities, and often this is the first point of call for officials who come to the market to engage with their members. Even when the staff of GRA (IRS) come to KMC to collect taxes, the executives’ office is the first point of call before the executives inform their members. The executives work closely with other government agencies so that the right personnel (not people of dubious character) are allowed to collect taxes from their members. The market also has their own artisans, like electricians, plumbers, metal workers, and others, who ensure services in the market are provided on time. The executives of KMC have their own revenue collectors that collect the levies from their members.¹⁸ Unfortunately, the schedule for the levies to traders was not made available for this research. KMC has its own security and porters for their wares so stealing is kept to a minimum. The market is well kept in terms of neatness and is cleaned in the morning and in the evening. The executives have put in place measures to dispose of refuse early so that it does not pile up. They have also procured their own fire extinguishers and educated their members on their use.

Comparing the services at KMC with those in the public markets, it seems the services at KMC are more regular than other public markets. As mentioned earlier, in some markets, like Adabraka, the leaders collaborated with the members to cement the market floor. In other markets the electricity and water facilities have been disconnected. Traders in some of the public markets organize themselves to de-silt the drains. Even though there seem to be regular meetings between the leaders of the public markets and AMA, there are often delays when it comes to provision of some complementary services in the public markets.

¹⁷ Those elected are mainly women, probably because most of the traders in the markets are women.

¹⁸ The levies not only include the one going to AMA (indirectly) but also those for the services provided in the market.

5.0 Conclusion and Recommendations

5.1 Conclusion

The informal economy is the largest employer in the Ghanaian economy, yet there is no specific ministry or department at either national or local government levels that is specifically responsible for it. In view of the fact that there is no sector ministry responsible for the informal economy, it is difficult to trace budgetary allocations from either the national and sub-national levels towards the development of informal economy actors. Policies for the informal economy are scattered in national development plans. As a result, programmes are often scanty and disjointed in the national and district budgets.

Since there is no national-level agency responsible for the informal economy, it is difficult for sub-national level agencies to come up with concrete programmes for it. At the local government level, AMA's budgeted activities relating to traders as a share of investment expenditure increased from 1.6 per cent in 2012 to 11.6 per cent in 2013 but then declined to 8.1 per cent in 2014. The budgeted activities relating to traders as a share of total expenditure of AMA increased from 0.9 per cent in 2012 to 5 per cent in 2013, but this also declined to 4.3 per cent in 2014.

Low budgetary allocations for activities in the informal economy lead to delays in implementing projects. This had repercussions on employment, production, and income for the large number of people doing informal work. There is therefore the need to encourage and support local level action (action at the sub-national level) to spur forward interventions that will benefit the large number of people working in the informal economy. This will directly benefit the local government as the informal economy is also one of the sources of revenue for the local governments.

5.2 Recommendations

The recommendations are:

- AMA should not only construct markets but also provide complementary services that will ease the challenges traders face. For example, water and electricity in the markets should be taken seriously by AMA;
- Security and safety in the markets should be a priority for AMA. For example, AMA should find a lasting solution to the occasional pilfering of traders' wares in some of the markets by providing adequate security systems in the markets;
- AMA should address the drainage situation of some of the markets so as to minimize flooding in these markets;
- AMA should support traders with a revolving fund to enable them to expand their business;
- Traders in some markets are getting fed up with frequent meetings with AMA that do not bring many results. AMA should expedite action on its projects so to avert apathy on the part of traders in the future;
- The markets generate tons of refuse in a day and therefore AMA should find innovative ways to improve refuse collection in the markets; and,
- There should also be a decentralized department at the district level to be responsible for the informal economy.

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Appendix 1: AMA activities directly affecting vendors, 2012 - 2004

AMA Activities Directly Affecting Vendors 2012 - 2014

Activities Relating to Vendors for 2012	Amount	Activities Relating to Vendors for 2013	Amount	Activities Relating to Vendors for 2014	Amount
Meetings with Traders		Construction and Rehabilitation of Market Facilities		Market Sanitation	
Organise meeting with traders organisations quarterly	3,096	Replace gates of Markets and Lorry Parks	250,000	Market sanitation, Livestock & Poultry Management and Control of fresh vegetables	5,000
Organise meeting with market queens quarterly	1,944	Paving, Provision of flood light and other works at Tuesday market, Mamprobi-Accra	50,000		
		Maintenance of Pavement at Opera Square	15,170	Construction and Rehabilitation of Market Facilities	
Food Vendors Inspection and Certification		Construction of 8 No Shed at Mallam Market	1,000,000	Replace gates of Markets and Lorry Parks	250,000
Identify and Serve Notice to Food Vendors to go for Medical Exams by 30.06.2012	400	Construction of 1No. Shed at Makola	500,000	Paving & Other works at Osu Market (Retention)	8,000
Inspection of Premises of Identified Food Vendors by 31.07.2012	200	Replce 2 No burnt Shed at Odawna Pesdestrian Mall	31,000	Paving, Provision of flood light and other works at Tuesday market, Mamprobi-Accra	81,700
Issue Medical Certificate to Food Vendors by M. P. H. D. by 31.12.2012	70	Redevelopment of Mallam Market (Feasibility Study)	100,000	Construction of 2 No Market shed at Santana Market (Ayawaso West Wuogon)	50,000
Serving of notices to food Vendors without Medical Certificates by 30.06.2012	1,467	Paving and other works at Osu market	20,000	Construction of 2 No Market Shed at Akweteman Market (Okaikoi North)	50,000
School Food Vendors Screened and Provided With Certs and Health Communities Re-Structured by 31.08.2012	4,400	Re-construct of collapsed sheds at Adabraka market	110,000	Screeded paving to Achimota Market (Okaikoi North)	20,000
		Paving, Provision of flood light and other works at Tuesday market, Mamprobi-Accra	50,000	Construction of 8No. Sheds at Mallam Market	3,000
Educating and Sensitizing Vendors		Install (10) and repair (40) streetlights within Opera Square and Kantamanto in Accra	8,000	Construction of 5 Market Stalls in Nima Market	50,000
Sensitize Residents of Darkuman/Official Town/ Market on Sanitation Quarterly	2,460	Paving and other works at Osu market	20,000	Construction of London Market (Feasibility Studies)	100,000
Educate 70% of Water Vendors on Littering by 31.12.2012	250	Re-construct of collapsed sheds at Adabraka market	110,000	Construction of 5 Stalls in Mallam Atta Market	100,000
Conduct 3 No. Public Education on Safe Food and Personal Hygiene	345	Continue and Complete Nima Market (phase 2)	150,000	Construction of 8No. Sheds at Mallam Market	1,200,000

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Activities Relating to Vendors for 2012	Amount	Activities Relating to Vendors for 2013	Amount	Activities Relating to Vendors for 2014	Amount
Educate at least 90% of water vendors on littering by 31st March 2012	1,800	Construction of 5 Market Stalls in Nima Market	100,000	Construction of Resettlement Market Sheds at London Market	200,000
Educate 80% of Food Vendors and Hospitality Industry Operators in February and June, 2012	520	Construction of 5 Market Stalls in Mamobi Market	100,000	Reconstruction of Makola Market Shed No. 8	1,000,000
90% of Food Handlers and Vendors Educated on Personal Hygiene by 31.12.2012	295	Construction of London Market	100,000	Construction of Salaga Market	1,000,000
80% of food vendors educated and screened for certificate and permit for food joint by 30th November, 2012.	17,960	Construction of Salaga Market	100,000	Rehabilitate 1 No. Toilet at 31st December Market Public Toilet in Ashiedu Keteke	12,000
Durbars & Public Education on Property Rate organised throughout the Metropolis -Organise 60 programmes in 60 markets between 1st June to 15th July 2012	5,600	Construction of 5 Stalls in Mallam Market	100,000		
		Rehabilitate 1 No. Toilet at 31st December Market Public Toilet in Ashiedu Keteke by 31.12.2013	12,000	Information and Creating Database	
Market Sanitation and Derat	16,500			Collect market data on commodity prices and commodity movement daily by the end of Dec. 2014	6,000
Clean Eight (8) Markets Daily (Makola, london, Salaga, Agbobloshie, Timber Market, Kantamanto, Okaishie, Agbobloshie New Market) including Weekends	14,000	Market Sanitation			
Derat Mallam Atta Market Quarterly Within the Year 2012	100	Market sanitation, Livestock & Poultry Management and Control of fresh vegetables	7,000	Meetings with Traders	
Derat Three (3) Markets Quarterly	2400			Organise quarterly meetings with Food vendors	1,500
		Educating and Sensitizing Vendors			
Construction and Rehabilitation of Market Facilities		Organise Public Education on the cause of Fire Disaster in Public Places, Markets & Schools	4,000	Educating and Sensitizing Vendors	
Toilet and Market Facilities to be rehabilitated	6,000	Educate 80% food Vendors	750	Organise Public Education on the cause of Fire Disaster in Public Places, Markets & Schools	5,000
Rehabilitate Mallam Market by 31st 12, 2012	2,000	Educate 200 market women and the public on the harmful effects of food additives and adulteration in the markets by DEC 2013	2,500	Educate 80% food Vendors	1,000
Rehabilitate 1 No. Toilet at 31st December Market Public Toilet in Ashiedu Keteke by 31.12.2012	12,000	Train 100 traders (Market women) in the use of weighing scale as a measure for the food stuff commodities by DEC ,2013	2,500	Train 100 traders (market woman) in the use of weighing scales as a measure for the food stuff commodities by Dec 2014	1,070

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Activities Relating to Vendors for 2012	Amount	Activities Relating to Vendors for 2013	Amount	Activities Relating to Vendors for 2014	Amount
Parks and Markets Infrastructural facilities constructed by 31.12.2012	650,000	Educate 200 women and the public on the harmful effect of food additives and adulteration in the market	2,680	Train 200 foodstuff sellers on proper storage to reduce post harvest losses during marketing by the end of Dec 2014	3,500
Construct Alajo Market by 31.12.2012	150,000	Train 100 traders (Market women) in the use of weighing scales as a measure for the foodstuff commodities	1,860	Organise 22 audit education programmes for market women, fish processors and petty traders	4,300
Reconstruct La Market by December 2012	300,000	Organise 22 audit education programmes for market women, fish processors and petty traders	300		
Renovate Tema Station by 31.12.12	200,000			Food Vendors Inspection and Certification	
		Information and Creating Database		Screen Food Vendors and handlers twice in the year	500
Information and Creating Database		Collect market data on commodity prices and commodity movement daily by Dec. 2013	1,500	School Food Vendors Screened and Provided With Certs and Health Communities Re-Structured by 31.08.2014	7,000
Kaneshie Market Complex Information Centre Provided with Four(4) Assorted Office Furniture by 31st December, 2012	625				
Kaneshie Market Complex Information Centre Provided with Five Different Types of Office Equipment by 31st December, 2012	2,310	Food Vendors Inspection and Certification		Total Vote	96,700,342
Create a data base of markets, schools and lorry parks in the metropolis by 31.12.2012	11,690	Screen Food Vendors and handlers twice in the year	500		
		School Food Vendors Screened and Provided With Certs and Health Communities Re-Structured by 31.08.2013	7,000		
Total Vote	149,026,576				
		Meetings with Vendors			
		Organise quarterly meetings with Food vendors	1,500		
		Total Vote	58,946,650		

Appendix 2: AMA Approved Fee Fixing Resolution for 2011 (Selected Items)

Accra metropolitan assembly fee-fixing resolution selected

Resolved that by virtue of parts iv, vii and viii of the local government act, 1993 (act 462) and the “guidelines for charging of fees for the provision of services and facilities and granting of licences and permits by metropolitan/municipal/district assemblies”, the following fees be charged and levied by the Accra Metropolitan Assembly for the financial year 1st January, 2011 to 31st December, 2011.

Item no. Description	Approved fees for 2011	Item no. Description	Approved fees for 2011
A. BUSINESS OPERATING PERMIT FEES		Category 'D' (Sale of Computer Only)	666
I. BUSINESS OPERATING PERMIT FEES (Note 1)		Category 'E' (Computer Repairs Only)	400
Advertising Agencies:		Category 'F' (Small Scale Sale of Computer/Accessories)	160
Category 'A' (e.g. Platinum)	879	Cat 'G' (Table Tops)	55
Category 'B' (e.g. Gold)	514	177. Sale of Electricity Pole: 133	
Category 'C' (e.g. Bronze)	366	178. Sale of Laboratory Chemicals for Educational Institutions	242
Category 'D' (e.g.. Others)	220	179. Satellite Dish Installation Agents	
		Category 'A' (e.g. Multi-Choice Agent)	242
2. Agro-Chemicals:		Category 'B' (e.g. Sky Digital Agent)	121
Category 'A' (e.g. Manufacturers)	120	Cat 'C' (Agents eg. K .C. AT at Dansoman	55
Category 'B' (e.g. Both Wholesale and Retail)	100	180. Scrap/Metal Dealers:	
3. Agro-Chemicals, Sales Outlets		Category 'A' (e.g. AEL)	133
Category 'A' (e.g.. Whole Sale Shops)	110	Category 'B' (e.g.Sidi)	75
Category 'B' (e.g.. Retail Shops)	88	Category 'C' (Wheel Cart)	25
Category 'C' (e.g.. Mansgoe)	58	181. Second-Hand Car Dealers:	
5. Akpeteshie Wholesale Outlets:	38	Category 'A' (e.g. De Georgia)	1331
8. Art and Handicrafts Shops: (Non-Exporters):		Category 'B' (e.g. Europa Car Centre)	932
Category 'A' (e.g. Sun Craft Ltd.)	31	Category 'C' (e.g. Local Second Hand)	266
Category 'B' (e.g. Orotex Ent.)	28	Category 'D' (e.g. Bicycles/Motorcycles)	200
Category 'C' (e.g. Carvers, Straw Basket Producers, Rattan)	22	Cat 'E' (eg. Bicycles)	72
		183. Second-Hand Clothing:	

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Item no. Description	Approved fees for 2011	Item no. Description	Approved fees for 2011
9. Art Gallery :		Category 'A' (Wholesalers/Importers)	133
Category 'A' (e.g.. Ablade Glover)	242	Category 'B' (Second Hand Clothing: Retail Shops)	77
Category 'B' (e.g.. Touch of Bronze)	181	Cat 'C' (Kiosk)	40
Category 'C' (e.g.. Art Galaxy)	121	184. Second Hand Items (Equipment/Tools/Furniture-General):	
Category 'D' (e.g.. Ahudee and Others)	61	Category 'A' (e. g. Ostusmay Ent.)	133
10. Auto Sprayers:		Category 'B' (e. g. De Tong Ltd.)	81
Category 'A' (e.g.. With Dryers/Ovens)	121	Category 'C' (e. g. Small Scale)	50
Category 'B' (e.g.. Two Brothers (Adabraka)	73	185. Second Hand Computers:	
Category 'C' (e.g.. Without Dryers/Ovens)	44	Wholesalers and Retailers	133
11. Barbers Shops:		187. Shoes and Bags Manufacturing (Local):	
Category 'A' (e.g.. Mirage Barbering Shop)	55	Category 'A' (e.g. Top Man)	240
Category 'B' (e.g. Black Image)	33	Category 'B' (e.g.)	121
Cat 'C' (eg. Kiosk)	17	Category 'C' (e.g. Georgio Enterprise)	61
12. Bakeries:		Category 'D' (e.g. Emmadospang Cash Shoe)	39
Category 'A' Large Scale (e.g. Martins Bakery)	61	188. Sign - Writers/Art Studios:	
Category 'B' Medium Scale (e.g. Confectionary, Pasteries)	36	Category 'A' (e. g. Amoah Glover)	61
Category 'C' Small Scale (e.g. Conf./ Pastries) 3 1.00	31	Category 'B' (e. g. Mundus Publicity)	36
13. Bakeries: (Industrial): (e.g. H. P.)	121	189. Snack Bars:	
		Category 'A' (e.g. Swanzly Shopping , G. Pastry Mondial)	133
14. Block Making Factories:		Category 'B' (e.g. Coca cola Containers)	61
Category 'A' (e.g. 2 machines & above)	94	Category 'C' (Table Top)	35
Category 'B' (e.g. 1 machine)	53	191. Spare Parts Sales Outlets:	
Category 'C' (e.g. Manual)	39	Category 'A' (Importers Wholesalers Only, Mawuco Motors)	605
17. Boutiques:		Cat 'B' (Wholesale with Retails e.g DAP Motors)	440
Category A' (eg. Awo Boutique, Novotel/ La Beach Hotel Boutique, Basar+A241)	400	Cat 'C' (Branches of 'A')	300

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Item no. Description	Approved fees for 2011	Item no. Description	Approved fees for 2011
Category 'B' (eg. Body Talk)	266	Category 'D' (Standardize Retail Shops)	61
Category 'C' (eg. Tatters)	133	Category 'E' (Kiosks/ Table Top)	35
Category 'D' (e.g. Shekels Ltd.)	80	192. Spare Parts' Group Table Top (Ablekuma Central): 330.00	
Category 'E' (e.g. Sakks)	47	195. Supermarkets/Shopping Mall:	
18. Beauty Complex:		Category 'A' (e.g. Shoprite Game)	3993
Category 'A' (Head Office: FC Beauty, Allurn)	666	Category 'B' (e.g. Max-Mart, Koala)	1997
Category 'B' (Branches)	200	Category 'C' (e.g. Kwikpik)	1305
19. Bicycle Repairers	24	Category 'D' (Service Station,Mini Mart)	666
20. Carpentry Workshop:		Category 'E' (Great Wall Supermarket)	240
Category 'A' (e.g. with Upholstery attached)	121	Category 'F' (e.g. Others)	227
Category 'B' (e.g. Self Employed with Apprentice)	36	196. Tailoring/Dressmaking Shops (Garments):	
Category 'C' (e.g. Self Employed without the Apprentice)	32	Category 'A' (Dan Morton,Gyamfi Garments)	400
21. Camera Retailers:		Category 'B' (Combine Fashion Design and Other Sewing)	55
Cat 'A' (Shops)	133	Category 'C' (African Wear (Asafoaitse Nettey Road.)/6 Machines and above)	22
Cat B' (Table top)	61	Category 'D' (2 - 5 machines)	19
23. Car Dealers Outlets with Garages:		Category 'E' (One Machine)	13
Category 'A' (Branded Cars e.g. Japan Motors, Auto Parts, Toyota Gh. Ltd.Mantrac)	7205	205. Tyre Dealers:	
Category 'B' (e.g. Auto Plaza)	3025	Category 'A' (e.g. Brand New : Tyres with other Car Accessories Large Scale)	1331
Category 'C' (Mixed Car Dealer e.g. Smice Ltd, Stelin.)	1331	Category 'B' (e.g. Brand New: Tyres Only Large Scale)	666
24. Car Hiring Agencies/Firms:		Category 'C' (e.g. Tyres Only Small Scale)	334
Category 'A' (e.g. IATA Registered)	550	Category 'D' (e.g. Second Hand: Large Scale)	266
Category 'B' (e.g. Non IATA Registered)	330	Category 'E' (e.g. Second Hand: Small Scale)	133
25. Car Washing Bay(Outside Service and Filling Stations):		Cat 'F' (eg. Road Side)	67
Category 'A' (e.g. Machine Washing Quick Fit	122	206. Veterinary Shops:	
Category 'B' (e.g. Manual Washing)	40	Category 'A' (Wholesale & Retailer)	121
26. Casino:		Category 'B' (Retail Small Scale)	61

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Item no. Description	Approved fees for 2011	Item no. Description	Approved fees for 2011
Category 'A' (e.g. La Palm Millionaire, Starworld)	2900	211. Watch Repairers Shop:	
Category 'B' (e.g. Consol Games)	2180	Category 'A' (e.g. Omega, Central Watch Repair)	40
Category 'C' (e.g. Consul Ghana Ltd., Viana City)	1450	Category 'B' (e.g. Bens Watch Repair)	34
Category 'D' (e.g. Branches of Consol Games)	730	Category 'C' (e.g. Way Side)	19
Cat 'E' (e.g. Virginia Casino)	580.8	212. Waste Recycling Offices	200
Cat 'F' (eg. Jolkas)	360	213. Website Designers:	
27. Chop Bar: (Local Restaurant)		Category 'A' (e.g. Mobile 2 i)	2420
Category 'A' (e.g. Shelter)	43	Category 'B' (e.g. Afripa)	1815
Category 'B' (e.g. Without Shelter)	32	Category 'C' (e.g. Local Area Networking)	1210
28. Cigarette (Wholesale) Distribution Outlets:		214. Wholesaler Only (of Drinks):	
Category 'A' (e.g. British American Tobacco)	2180	Category 'A' (e.g. Cominta Ent.)	48
Category 'B' (e.g. Danbri)	730	Category 'B' (e.g. Jerobs)	39
32. Cold Stores:		215. Wood Processing and Sale Outlets:	
Category 'A' (e.g. Frankopart)	800	Sawmills:	133
Category 'B' (e.g. Princess Cold Store, Beyeeman)	670	Category 'A' (Large Scale (2 or more machines)	81
Category 'C' (e.g. B.B. Foods)	470	Category 'B' (Small Scale (1machine)	39
Category 'D' (e.g. Sedco Foods, Tunde)	182	Category 'C' (Sawn Timber Selling Shops)	
Category 'E' (e.g. Bediako Foods/Ice Block Makers)	73	217. Garages:	
Category 'F' (e.g. Containers & Kiosk)	35	Category 'A' (e.g. Direct Motors)	330
33. Commercialised /Corporations/Companies :		Category 'B' (e.g.Nyass Motors)	220
Category 'A' (Head Office) e.g. Cocobod,	13310	Cat'C' (e.g.Gan Motors)	110
E.C.G. Category 'B' (Head Office) e.g. Ghana Water Company, Produce Buying (Co.)	6655		
Category 'C' (e.g. Branch/Sub Offices of Category 'A' Businesses)	1161	218. Workshop/Office of:	
Category 'D' (e.g. Branches of Category 'B')	605	a) Auto Electricians	32
34. Commissioner for Oath:	24	b) Black Smiths	32

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Item no. Description	Approved fees for 2011	Item no. Description	Approved fees for 2011
35. Commercial Houses/Dept. Stores:		c) General Electricians	32
Category 'A' (e. g. Head Office of Melcom Ltd, White Chapel, Woolworth., Forewin Gh. Ltd.) Category 'B' (e. g. Wholesale of Head Office)	1,571	d) Mechanics/Fitters	32
Category 'C' (e. g. Lava, Nankani & Hagan)	1,210	e) Upholsterers	32
Category 'D' (e.g. Branches of Category A')	1,158	f) Welders (Auto)	33
Category 'E' (Branches of Category B' (e.g. Lava)	666	g) Aluminium Potmakers	32
Cat 'F' (e.g. The Pealy Crate Ent.)	399	h) Office of Draughtsman (Professional)	33
Cat 'G' (eg. Joemens Ent.)	200	i) Painters	32
Category 'H' (e.g. Shops in AMA Markets)	107	j) Plumbers	32
Cat. 'I' (e.g. Joromi/Tie & Dye Clothing Shops, Small Provision Shops Elsewhere)	57	k) Key Cutters (Manual) l) Vulcanizer	32
		m) Office of Draughtsman (Non Professional)	32
38. Concrete Products Sales Outlets:			
Category 'A'	4000	IV. REGISTRATION OF TRADERS - PETTY GOODS	
Category 'B' (EG. Yevu Brown Concrete Product)	200	ITEM NO./DESCRIPTION	
47. Drinking Bars (General Bar):		1. Adinkra/Kente	6
Category 'A' (Strawberry, Felicia)	70	2. Akpiti	5
Category 'B' (e.g. Akpeteshie/Hard Liquor/Soft Drink)	40	3. Alata Soap (Wholesale)	6
48. Digital Embroiding:		4. Alata Soap (Retail)	5
Category 'A' (eg. Appointed Time Screen Printing)	1200	5. Aluminium Products	6
Category 'B'	605	6. AMA Kola Levy (for Exports)	2.00 per bag of 90kg
Category 'C'	242	7. Ampesi	5
49. Eating Houses:		8. Asana	5
		9. Audio/Video cassette hawkers	6
Category 'A' (e.g. Odo Rice, Lom Nava/ Heavy Do, Homeys, Las Pamas, Asante Home Touch)	400	10. Banku/Kenkey with fish	5
Category 'B' (e.g. Big Fish)	165	11. Bags (Leather)	6
Category 'C' (e.g.) others)	110	12. Bags Repairers	5

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Item no. Description	Approved fees for 2011	Item no. Description	Approved fees for 2011
52. Electronic Appliances:		13. Beach Sandals (Retail)	6
Category 'A' (Importers/Wholesalers e.g. El- Hardy Ent., Somovision)	1200	14. Beach Sandals (Wholesale)	6
Category 'B' (Importers/Wholesalers)	665.5	15. Beads	5
Category 'C' Importers only	466	16. Beef/Pork	5
53. Electrical Shops:		17. Belts	5
Category 'A' (Importers / Wholesalers e.g. City Lights)	810	18. Biscuit (Retail)	5
Category 'B' (Importers / Retailers e.g. Global Lights, Polus)	310	19. Biscuit (Wholesale)	6
Category 'C' (e.g. Electrical Solution)	200	20. Black Hair Dyes	5
Category 'D' (Distributors/ Retailers)	54	21. Bolts and Nut (T-top)	6
Category 'E' (Roadside/Table Top Retailers)	40	22. Bottle (empty) Collectors & Sellers	5
54. Electronic Appliances (Retail Shops):		23. Bread	5
Category 'A' (e.g Somovision, Kumesh)	467	24. Bush Meat Sellers	6
Category 'B' (e.g LalsonLtd)	200	25. Cake	5
Category 'C' (e.g Shops around Opera)	71	26. Cassava (retail)	5
55. Electronic Parts & Musical Instruments):		27. Cassava (wholesale)	5
Category 'A' (Wholesale)	440	28. Motorised Saw Operators	5
Category 'B' (Retail)	57	29. Charcoal Sellers	5
56. Electronic Appliances Second Hand Goods (Retail Shops):		30. Children's Wear	6
Category 'A' (e.g Second Hand Home Appliances Shop)	200	31. Cigarettes (retail)	6
Category 'B' (e.g. Container)	100	32. Cola (retail)	5
63. Fabrics/Wax Print:		33. Coconut Sellers	6
Category 'A' (Imported cum Local Fabrics, Kente Cloth)	670	34. Condiments	5
Category 'B' (Imported Fabrics/ Wholesalers)	533	35. Cooked Beans Sellers	5
Category 'C' (Local Fabrics Distributors/ Retailers)	266	36. Cooking Oil (wholesale)	6
Cat 'D' (Large Scale)	182	37. Cooking Oil (retail)	5
Category 'E' (Small Retailers)	71	38. Cooked Rice & Beans	5

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Item no. Description	Approved fees for 2011	Item no. Description	Approved fees for 2011
Category 'F' (Table Top)	37	39. Crabs	5
64. Fashion Designers (Shops):		40. Door Mat	5
Category 'A' (e.g. Erbon Designs, Vogue Designs)	400	41. Doughnut	5
Category 'B' (e.g. Sleek Design)	270	42. Dakua	5
Category 'C' (e.g. Chez Julie)	200	43. Eggs (retail)	5
Cat 'D'	55	44. Eggs (wholesale)	5
65. Fast Food:		45. Empty Drums and Bottles	6
Category 'A' (e.g. Check-Check)	32	46. Enamel Wares	5
69. Fishing Net Shop (Retailers):		47. Firewood (retail)	6
Category 'A' (eg. CTC, Michael Star)	170	48. Firewood (wholesale)	6
Category 'B' (eg. OSAP Commercial Ltd.)	90	49. Fireworks	6
Category 'C' (eg. Fish Wisely Ent., Janet Obeng)	60	50. Foodstuffs	5
Category 'D' (eg. Okokunjoe, Adom Ent.)	40	51 Fowl Sellers (in markets)	6
70. Fishing Nets (Importers - Wholesale Cum Retail):		52. Fresh Fish (retail)	5
Category 'A' (eg. Blue Dolphin & Co. Ltd., Golden Sea, Scott, Scott and Scott co.Ltd.	570	53. Fresh Fish (wholesale)	5
Sea World Ltd Dong High, CTC)		54. Fula	5
		55. Gari (retail)	5
71. Flour Kneading Machine Only:		56. Gari (wholesale)	6
	40	57. Glass & Mirror Cutting	6
72. Florist Shops:		58. General Goods (table-tops)	6
Category 'A' (e. g. Jandel Ent., Unique Flora)	270	58a. General Goods	
Category 'B' (e.g. Alpha Beta Flora)	135	Cat 'A' (Container)	22
Cat 'C' (e.g Artificial Flowers)	60	Cat 'B' (Kiosk)	10
73. Forex Bureaux (Bureaux De Change):	200	59. Goggles/Spectacle hawkers	5
75. Furniture Industry:		60. Gold Ear-ring (retail)	5
		61. Groundnut (fresh)	5
Category 'A' (e.g. Pee Wood Ltd./Scanstyle Mim, KPOGAS, Kingdom Furniture)	1450	62. Groundnut (roasted)	5
Category 'B' (e.g. Akan Furniture Co. Ltd.)	1161	63. Herbal Medicine Peddlers	5

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Item no. Description	Approved fees for 2011	Item no. Description	Approved fees for 2011
Category 'C' (e.g. Central Furniture)	581	64. Herbs	5
Category 'D' (eg. Afrowood)	270	65. Home-made Ice Cream Sellers	5
76. Furniture Showrooms:		66. Ice Cream Sellers (Bicycle Ice/Chest Boys & Girls)	5
Category 'A' (Importers Furniture Showroom e.g. Bed Main Exbou)	300	67. Ice-Water/Iced block	5
Category 'B' (e.g. Importers cum Domestic Furniture Showroom - Agorwu)	200	68. Ice-Water Iced block in store	5
Category 'C' (Domestic Furniture Showroom)	120	69. Jewellery	6
78. Graphic Designers:		70. Khebab	5
Cat 'A' (e.g. Graphic Designers)	90	71. Koko	5
Cat 'B' (e.g. Studio K . 7)	50	72. Ladies Blouses	6
		73. Letter Writers	5
79. Gift Shop:		74. Local Soaps (wholesale)	5
Cat 'A' (e.g Ginel)	182	75. Local Soaps (retail)	5
Cat 'B' (e.g Branches of 'A')	65	76. Local Pots (retail)	5
Cat 'C' (e.g small scale)	35	77. Local Sandals (Aheneba)	5
Category 'B' (Intermediate eg. Activities in Cat 'C' plus Pedicure and Manicure, Weaving)	22	78. Loose Tools	6
Category 'C' (Basic - Shampooing, Cutting, Weaving)	12	79. Maize (Wholesale)	5
Category 'D' (Table Top)	11	80. Maize (Retail)	5
		81. Masons	5
81. Hair Dressing, Facial Scrap, Manicure & Pedicure		82. Material/Textile (retail)	6
Salons:		83. Minerals (retail only)	5
Category 'A' (Advance Hair Dressing e.g. Activities in Cat 'B' plus Selling of wigs, Facial Treatment, Beauty Therapies, Bridal, Weaving)	36	84. Mirror Sellers	5
		85. Non Gold Earring/Necklace	5
		86. Oblayo	5
82. Hardware Wholesale:	1100	87. Onions (retail)	5
83. Hardware Store:		88. Onions (wholesale)	5
Category 'A' (e.g. Atala Ltd)	665	89. Oranges (retail)	5

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Item no. Description	Approved fees for 2011	Item no. Description	Approved fees for 2011
Category 'B' (e. g. Kimo Ltd, K. Gyasi Ltd.)	532	90. Orange (wholesale)	5
Category 'C' (e. g. Makapa Ent.)	200	91. Paints and Nails	6
Category 'D' (e.g. Bone ni fie Ent.)	123	92. Palm Nut	5
Category 'E' (e.g. Container/Shops	70	93. Pan/Cooking Utensils	5
Cat 'F' (e.g Kiosks)	52	94. Picture Frame Utensils	5
Cat 'G' (e.g Table top)	38	95. Plantain (retail)	5
84. Heavy Equipment Dealers:		96. Plantain (wholesale)	5
Category 'A' (e.g. GHFL, J. A. Plant Pool, Multi Tech Services)	5500	97. Plastic Ware	5
Category 'B' (e.g. Pasico)	1502	98. Polythene Bag Sellers	5
Category 'C' (e.g. Agric Machinery, Blackmore & Sons)	514	99. Poultry Farmers (retail)	6
85. Hiring of Plates and Cutlery:		100. Powder/Pomade Manufacturers (Small Scale)	5
Category 'A' (e.g. Charis Ventures.)	71	101 Retailers (Hawkers)	0.20 per day
Category 'B' (e.g. Janetco Ent.)	44	102. Roving Block Moulders	15
86. Hiring of Chairs, Tables and Canopies:		103. Roving Tailors/Seamstresses	5
Category 'A' (e.g. Lintex)	160	104. Salt (retail)	5
Category 'B' (e.g. Janetco Ent).	107	105. Salt Dealers	5
Category 'C' (eg. Stemape Ent)	67	106. Scarves	5
		107. Second-Hand Clothing (retailers)	6
87. Hiring of Chairs, Tables, Canopies, Plates and Cutlery: (e.g. Akoma Tailory)	200	108. Shea-Butter (wholesalers)	5
88. Herbal Medicine Shops:		109. Shea-Butter (retail)	5
Category 'A' (Imported Herbal Medicine e.g. Capital 02)	242	110. Sheep and Goat Sellers	9
Category 'B' (Branches of 'A')	85	111. Shoe Shine	5
Category 'C' (Locally Made Herbal Medicine - e.g. Mighty Power Herbal Depot)	61	112. Shoe Makers/Cobblers	5
Category 'D' (Small Retail Shop - e.g. God is King Herbal)	32	113. Shoes/Canvas (retail)	6
94. Importers of Frozen Meat & Fish:		114. Shoes (wholesale)	6
Category 'A' (With Cold Stores)	1331	115. Silver Shine (wholesale)	5

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Item no. Description	Approved fees for 2011	Item no. Description	Approved fees for 2011
Category 'B' (Without Cold Stores)	812	116. Silver Shine (retail)	5
Category 'C' (Retail of Frozen Meat & Fish)	40	117. Slippers	5
95. Internet Café:		118. Smoked Fish (retail)	5
Cat' 'A' (Café with other facilities)	2662	119. Smoked Fish (wholesale)	5
Category 'B' (51 machines and above)	1102	120. Tea (wayside)	5
Category 'C' (21-50 machines (e.g. Towers)	552	121. Thread with Zip (retail)	5
Category 'D' (11-20 machines (e.g. Mays)	276	122. Tie and Dye (hawking)	5
Category 'E' (6-10 machines)	84	123. Tie and Dye (manufacturing)	6
Category 'F' (5-10 machines)	50	124. Tinned Tomatoes	5
98. Interior Decorators:		125. Tobacco (retail)	5
Category 'A' (e.g. Syriatex, Khodeir Bros., PG's)	203	126. Toffee (sweets)	5
Category 'B' (e.g. Nayark)	86	127. Toffee (wholesale)	5
105. Jewellery Shops:		128. Tomatoes (wholesale)	5
Category 'A' (e.g. PMMC)	968	129. Tomatoes (retail)	5
Category 'B' (e.g. Amanda, Saed Jewellery)	363	130. Towel	5
Category 'C'	165	131. Tapioca	5
Category 'D' (e.g. Kiosks/Containers)	35	132. Trousers/Suiting Materials	6
109. Liquefied Petroleum Gas Stations/Companies/Industrial Gas:		133. Vegetables	5
Gas Filling Station		134. Warehouse (Kantamanto rail-line)	5
Category 'A' (Industrial Gas for all Gas Purpose)	400	135. Watch Repairers (kiosk)	6
Category 'B' (Filling Stations)	270	136. Watch Repairers (table top)	6
Category 'C' (Others)	133	137. Watch Sellers	6
110. Lotto Operators:		138. Wayside Photographers	6
Category 'A' (National Lotteries Authority)	13310	139. Yam (hawkers)	5
Category 'B' (Marketing Co.)	1597	140. Yam (stall)	5
Category 'C' (National Lotto Receivers (Kiosk)	27	141. Yam (wholesale)	6
114. Metal/Aluminium Fabricators:		142. Hard Ware (table top)	6
Category 'A' (e.g. Sliding Doors/Windows)	400	143. Special Kiosk Rate (Non-Lotto/Phone Card)	7

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Item no. Description	Approved fees for 2011	Item no. Description	Approved fees for 2011
Category 'B' (e. g. Lamrak Ent. Ltd, Gold / SilverSmith, Electric Welder- Gate.)	334	144. Daily Tolls	0.20 per day
Category 'C' (e.g. Grant Aluminium)	133	145. Night Tolls	0.20 per day
		146. Sugar Cane	6
118. Markets: (Private Co.)		147. Tie & Dye (in Kiosk)	15
Category 'A' (Makola Shopping Mall)	13310	148. Pito/Palm-wine Bars	5
Category 'B' (Kaneshie Market)	9680	149. Sheep/Goat Dealers	22
Cat 'C' (Makola Annex 2 (Agbogloshie market,))	6655	150. Suitcases (trunk, leather, others)	19
119. Mobile Sales Vans (Per Vehicle):	67.00		
120. Mobile Phone Sales /Accessories cum Repair Shops:		WHOLESALE FOODSTUFF DEALER FEES	
Category 'A' (e.g. City Phones, Mobile Phone People, Tele Data and Branches	665	1. Cassava	40p per maxi bag
Category 'B' (e. g. Mobile Time)	293		30p per mini bag
Category 'C' (e. g. Mobile Phone Sales Shops Only))	200	2. Cola Nuts	40p per maxi bag
Category 'D' (e. g. Mobile Phone -Showcase))	40		30p per mini bag
121. Mobile Phone Repairs Shops:		3. Cocoyam	40p per maxi bag
Category 'A' Shops	55		30p per mini bag
Category 'B' Table Top	33	4. Corn Dough/ Cassava Dough	40p per maxi bag
122. Mobile Phone Accessories Only:			30p per mini bag
Category 'A' (e.g. Wholesale)	120	5. Dried Fish/ 'Keta School Boys'	40p per big basket
Category 'B' (e.g. Retail)	38		30p per medium
		6. Garden Egg	40p per big bag
123. Musical Equipment and Instrument:			30p per mini bag
Category 'A' (Wholesale cum Retail)	440	7. Gari	40p per tall bag
Category 'B' (Retail only)	57		40p per maxi bag
131. Office Equipment Repairs:	133		30p per mini bag
132. Petroleum Products Retail Outlets Levies:		8. Beans/Rice	40p per maxi bag

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Item no. Description	Approved fees for 2011	Item no. Description	Approved fees for 2011
1,000-5,000 litres capacity	38		40p per maxi bag
5,001-10,000 litres capacity	47	9. Groundnut	40p per maxi bag
10,001-15,000 litres capacity	51		30p per mini bag
15,001-20,000 litres capacity	60		10. Maize 40p per maxi bag
134. Polythene Bags Sellers:			30p per mini bag
Category 'A' (eg. Whole Sale)	67	11. Onions	40p per maxi bag
Category 'B' (Retail)	48		40p per mini bag
Category 'C' (Others)	37	12. Orange	40p per seat
			30p per seat
135. Pharmacy/Chemist Shops:		13. Okro	40p per big basket
Category 'A' (Wholesale Pharmacy cum Retail Pharmacy)	334		40p per medium basket
Category 'B' (Wholesale Phar. E.g. Macleans, Kama, Pharmaceutical.)	160		30p per small basket
Category 'C' (Retail Pharmacy Only)	97	14. Pepper	40p per maxi bag
Category 'D' (Chemical Shop)	37		30p per mini bag
		15. Plantain	20 per pole
136. Phone Cards Distributors			GH¢1.00 per pole
Category 'A' (e.g. Tele Data)	266		40p per maxi bag
Category 'B' (e.g. Agents of A)	67		40p per mini bag
Category 'C' (Kiosk along the Road Sides)	26.62	16. Salted Fish/ 'Koobi'	40p per big basket
137. Photographic Studios/Shops/ Operators:			40p per medium basket
		17. Smoked Fish	GH1.00 per very big basket
Category 'A' Photo Company (with labs) e.g. Flash Photos, Modern Photo).	400		50p per big basket
Category 'B' Photo Co. (without labs)	200		30p per medium basket

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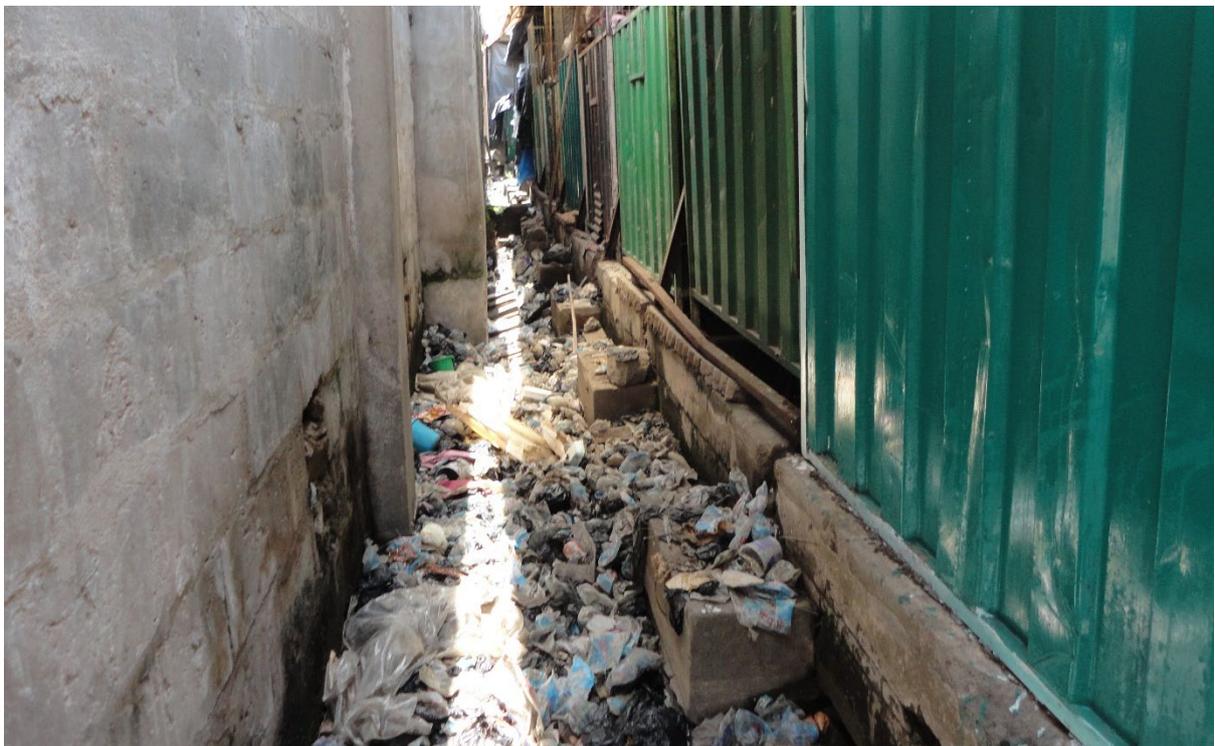
Item no. Description	Approved fees for 2011	Item no. Description	Approved fees for 2011
Category 'C' Photo Shops cum Studios e.g. Roving Video	88		30p per small basket
Category 'D' Roving Video/Photo Operators/Studios only	50	18. Sugar Cane	40p per bunch
138. Photographic Laboratory		19. Tomatoes	30p per crate/15p per basket
Category 'A' (e.g. Digital)	400	20. Yam	40p per 100 tubers.
Cat 'B' (e.g. Non Digital)	120	21. Charcoal	40p per maxi bag
139. Private Communication & Secretarial Services:			30p per mini bag
Category 'A' - (e.g. All Services Excluding Internet)	160	22. Edible Oil	50p per large drum
Category 'B' - Telephone & Secretarial Services Combined	97		40p per small drum
Category 'C' - Secretarial Services Only	59	23. Firewood	30p per bundle
Category 'D' - Telephone Services Only, Photocopy, Mobile-to-Mobile	32	24. Salt	30p per maxi bag
133. Petroleum Retail Outlet:			30p per mini bag
Category 'A' (Service Stations-e.g. Goil, Total etc)	1280	25. Water Melon	GH¢1.00 per big basket
Category 'B' (Filling Stations)	893		30p per mini basket
Category 'C' (Filling Stations - Manually Operated)	93	26. Pineapples	50p per big basket
Category 'D' (Kerosene Sales Outlets)	36		40p per mini basket
176. Sale of Computer/ Accessories and Computer Repairs:		27. Carrots and Cabbages	40p per big basket
Category 'A' (Sale of Computer, Accessories and Repairing e.g IPMC)	1331		30p per mini basket
Category 'B' (Sale of Computer and Accessories only e.g Dealer)	1278	28. Pawpaw	40p per big basket
Category 'C' (Sale of Accessories cum Repairs e.g. PC Direct,)	1065		30p per mini basket
		29. Sheep/Goats	GH¢1.00 per head
		30. Cattle Hide ("Wele")	40p per piece

Appendix 3: Photos of Market Conditions

Traders selling on the main road in front of Nima Market on a typical market day.



A small open drain behind Makola 31st December Market that is often choked up causing flooding in the market area when it rains.



About WIEGO: Women in Informal Employment: Globalizing and Organizing is a global research-policy-action network that seeks to improve the status of the working poor, especially women, in the informal economy. WIEGO builds alliances with, and draws its membership from, three constituencies: membership-based organizations of informal workers, researchers and statisticians working on the informal economy, and professionals from development agencies interested in the informal economy. WIEGO pursues its objectives by helping to build and strengthen networks of informal worker organizations; undertaking policy analysis, statistical research and data analysis on the informal economy; providing policy advice and convening policy dialogues on the informal economy; and documenting and disseminating good practice in support of the informal workforce. For more information visit: www.wiego.org.



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