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Perceptions of Costs and Benefits of Informal-Formal Linkages: Market and Street Vendors in Accra, Ghana

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List of Acronyms

AMA	Accra Metropolitan Assembly
CBD	central business district
GDP	Gross domestic product
GHAMFIN	Ghana Microfinance Institutions Network
GLSS5	Ghana Living Standards Survey Report of the Fifth Round
GSS	Ghana Statistical Service
HEs	household enterprises
IEMS	Informal Economy Monitoring Study
ILO	International Labour Office
MESW	Ministry of Employment and Social Welfare
MSEs	micro and small enterprises
NGOs	non-governmental organizations
WIEGO	Women in Informal Employment: Globalizing and Organizing

Abstract

This paper investigates the ways in which linkages between the informal and formal segments of an economy yield benefits to, or impose costs upon, informal workers. The investigation is based on the self-report of market and street vendors in Accra regarding their relationships with the formal economy and its institutions. The data are drawn from the Informal Economy Monitoring Study (IEMS) conducted in Accra, Ghana, with a World Bank study of informal household enterprises providing context for the IEMS a study and a basis for interpretation of its findings. Data from 15 focus groups and a survey of 150 vendors from both the center city and non-central locations of Accra are analyzed in terms of vendors' relationships to the value chain, non-governmental institutions, the government, and the macroeconomy. The last two are found to exert a strong, mostly negative influence on informal operators, offset to some extent by support from membership-based organizations and NGOs. Access to loans from microfinance institutions is viewed both as a positive and negative influence on vendors' work. Although there are few visible direct linkages between informal operators and formal firms, they are to some extent mutually interdependent as retailers and suppliers in the value chain. Taking advantage of the potential synergy in informal-formal linkages will require government and other actors to become more proactive toward facilitating, rather than denying, infrastructure, support services and adequate space for informal traders.

Introduction

Informal household enterprises...should be seen as a central and integrated part of development policies...(and) will continue to be a growing source of employment for the foreseeable future.

(Fox and Sohneson, 2012)

Ghana's economic future depends significantly on what (small) traders are up to. (K. Hart, 2008). Historically, informal activities have been seen as responses to structural problems and excessive regulation in the formal economy. Currently, they are seen more as an integral part of successful economic growth in an economy such as Ghana's—in which over 80 per cent of employment is informal.¹ While there are still forces that may tend to marginalize informal enterprises and workers, whether within value chains or through contestation for public space, research has established that linkages exist between the formal and informal segments of an economy that may yield benefits to, or impose costs upon, informal workers. The literature establishing the numerous ways in which the formal and informal economies are linked indicates that “there are benefits and costs to both formality and informality” (Chen 2005) and that “formal-informal linkages can improve but also worsen the distribution of costs and benefits” (Meagher 2013: 1).

¹ The share of the informal economy ranged between 78 per cent and 88 per cent from 1984-2000, according to the Ghana Living Standard Survey (GLSS) data cited in Twerefou, 2008; and between 84 per cent and 87 per cent from 2000-2010, according to Baah-Boateng and Ewusi, 2013, using census as well as GLSS data.

This paper adds to the understanding of the nature of informal-formal linkages from the perspective of a particular category of informal self-employed workers—market traders and street vendors.² We investigate how informal market traders perceive the benefits and costs of their interaction with the formal economy, and the roles that intermediary actors and institutions play in mitigating the risks and enhancing the benefits of these linkages.³ The paper draws on the findings for Ghana from two cross-country studies: the Informal Economy Monitoring Study (IEMS), conducted in 10 cities worldwide by the Women in Informal Employment: Globalizing and Organizing (WIEGO) network (Anyidoho 2013; Roever 2014)⁴ and the World Bank’s study of Raising Productivity and Reducing Risk of Household Enterprises, conducted in nine Sub-Saharan African countries (World Bank 2011a and 2011b). Through focus groups and a survey, the WIEGO study investigates “what drives working conditions in different segments of the street vending population—including the impact of macroeconomic conditions, specific urban policy drivers, and value chain dynamics” (Roever 2014: 7). Based on employment statistics as well as survey data and interviews, the World Bank study assesses the status of household enterprises (operated by self-employed individuals and their family members) and the effects of “relevant policies, programs, and institutions” on their productivity and risks (World Bank 2011b). We first discuss various conceptual perspectives on the relationship between the formal and informal economies and then provide a background into street vending in Ghana. After presenting the research design and methods, we present our findings on the risks and benefits of informal-formal linkages, and conclude with a summary of the key findings and relevant policy recommendations.

Conceptions of the informal-formal relationship

The theoretical literature on informality includes very different perspectives on whether and how the informal and formal sectors are interdependent (Portes *et al.*, 1989). The dualistic approach to informality, evident in the early literature (e.g. Hart 1973, ILO 1972), perceives informal economic activities as “what people really do for themselves beyond the reach of state regulation... — the negation of the central bureaucracy erected to manage national capitalism” (Hart 2008: 6). In this view, informal self-employment refers to what people do to earn some income when they are marginalized by formal structures and unable to obtain wage employment. The legalist school (represented by de Soto 1989) offers a similar perspective on informal enterprise formation, and presents informality as a way “to avoid the costs, time, and effort of formal registration” (Chen 2012:5). Here, informal enterprises are the consequences of barriers to formal, legal status.

Contrary to the viewpoint that the informal and formal sectors operate in separate spheres, “the structuralist school sees the informal economy as subordinated economic units (micro-enterprises)

² We follow WIEGO convention in defining “street vendors” as persons who are engaged in selling goods or services in public spaces other than a store or stall, either in fixed locations or as itinerant vendors. “Market traders” are those whose retail activities are in built markets (see Vanek, Chen, and Raveendran 2012). This study included both types of workers, but to simplify the discussions, we use the term “vendors” to refer to the entire sample of market traders and street vendors.

³ The area of education and skills is not investigated because it is rarely seen as a constraint by those in the informal sector and there is negligible participation by informal entrepreneurs and workers in formal technical and vocational education and training.

⁴ Street vendors were covered in only five of these cities: Accra, Ghana; Ahmedabad, India; Durban, South Africa; Lima, Peru; and Nakuru, Kenya. Waste pickers and home-based workers were studied in the other cities.

and workers that serve to reduce input and labor costs and, thereby, increase the competitiveness of large capitalist firms” (Chen 2012: 5). This view is consistent with the “informalization” of jobs (often associated with globalization) when businesses outsource activities to private contractors instead of employing workers inhouse. Although this approach theorizes linkages between informal workers and formal businesses, it is one in which the informal is dependent on the formal.

Chen (2005: 6) suggests a more integrated approach appropriate to the heterogeneity of informality: “some survival activities (have) very few links to the formal economy;...some microentrepreneurs choose to avoid taxes and regulations...some face excessive government regulation; other units... are subordinated to larger firms; (and) most informal enterprises...contribute to economic growth.” The concept of the informal economy thus comprises both the informal enterprises and production sector, which are the focus of the dualistic and legalistic views, and informal employment, which includes “all employment arrangements that do not provide individuals with legal or social protection through their work...whether or not the economic units they work for or operate in are formal enterprises, informal enterprises, or households” (ILO and WIEGO, 2013: 3). In the informal economy, “production, distribution, and employment relations tend to fall at some point on a continuum between pure “formal” relations (i.e., regulated and protected) at one pole and pure “informal” relations (i.e., unregulated and unprotected) at the other....(with) the formal and informal ends of the economic continuum often dynamically linked” (Chen 2005: 8).

In this integrated approach, not only the behaviors of informal actors but their outcomes are conditioned by formal economic, policy, and institutional environments and actors with which they are linked, whether directly or indirectly (see Meagher 2013 for a useful review of the literature on these linkages). This study analyzes the implications of the premise of the IEMS study that “informal workers are closely linked to the formal economy...(as) part of modern chains of production, distribution, and services...(and) are not hiding from regulations; rather, regulations are unknown, inappropriate, or hostile to informal workers....” (Anyidoho 2013: 5).

Recent literature on the “bottom of the pyramid” suggests that “integration of the poor as producers and distributors...using multi-stakeholder partnerships to share the costs and risks” can better enable them to benefit from integration into local and global value chains (London and Hart 2011, cited in Meagher 2013: 16). This study seeks to examine the validity of this claim by examining how street vendors in Accra perceive the benefits and costs arising from linkages to the formal economy. The study hypothesizes that “informal workers contribute to the city in a variety of ways (and that they) do pay taxes and other types of fees,” (ibid.), and investigates whether they receive corresponding benefits through services provided by the city. The linkages that are analyzed include positive and negative driving forces in interactions with: (i) national macroeconomic conditions; (ii) formal actors in the value chains within which they operate; (iii) local governments; (iv) non-governmental agents, including associations and financial institutions.

Findings of the study are used to draw conclusions about the relationship of urban authorities to informal economic activities and what policies might yield more productive outcomes.

Context of market trading and street vending in Accra

Despite the importance of the informal economy to employment and livelihoods, vendors in African urban areas such as Accra face considerable obstacles to taking advantage of income-earning opportunities, due in large part to the continuation of the colonial “conventional approach of creating Central Business Districts (CBDs) with concentrated work/business functions at a central point (which) often results in congestion problems” (Adanu 2004:1). With the centralized concentration of office workers and consumers, “(vendors) locate in strategic areas where there is heavy human and vehicular traffic and thus come into conflict with urban authorities, whose focus on formalizing the use of public spaces leads to recurrent evictions” (Steel *et al.* 2014: 53). In its efforts to exert control over public space, the Accra Metropolitan Assembly’s⁵ by-laws make it illegal to sell (or even buy) on the streets—making trading illegal not as an activity, but because of the location. The result is periodic, short-lived, attempts at eviction—sometimes including destruction of “illegal” kiosks, as well as confiscation of goods from itinerant hawkers—even though local officials may have been collecting fees from them the week before. Local authorities have generally been slow to build sufficient market areas to keep pace with urban growth. But even when they attempt to provide designated markets, “(vendors) remain reluctant to move...outside the CBD for fear of inadequate clientele and reduction in volume of sales, especially when allocation of sites is uncertain and non-transparent, or provisions are inadequate to ensure that all move at the same time” (Steel *et al.*, 2014: 57).

The geography literature suggests that markets are relocated from urban spaces to the periphery as land becomes more commercialized and expensive, leading to the exclusion of informal enterprises and workers (e.g. Öz and Eder 2012). In Ghana, the increasing commercialization of land in and outside of the capital city leads both to the impulse by officials to confine vendors in the CBD to smaller and more controlled spaces, and also to the lack of allocated spaces for markets in newly developing residential areas outside of the city center. Vendors in non-central locations are more likely to operate outside of built markets, which can have both positive and negative implications on their work. Moreover, compared to the local government in the CBD, smaller local governments outside large metropolitan areas in Ghana have proven more amenable to working with informal operators, who represent an important source of revenue as well as employment (MEL Consulting 2011). Thus, a variable of interest in this study is the question of location; the paper compares the perceptions and conditions of vendors in the central market areas with those of vendors in non-central locations.

⁵ In Ghana’s decentralized system of government, districts are second-level administrative units, below regions. In this report, we use the term “local government” to refer to the district-level administration, which is governed by a Chief Executive (appointed by the President) and an assembly made up of elected and appointed members. Larger districts are referred to as municipalities and metropolitan areas. While vendors in the central Accra business district were under the Accra Metropolitan Assembly, vendors in the non-central locations were under the smaller Ga East District Assembly.

Methodology

The data for the World Bank study (2011a, 2011b) were based on the Ghana Living Standards Survey for 2005/2006 (GLSS5) and on a nationwide sample of 45 focus groups and 220 structured interviews with operators of household enterprises in all sectors during 2010.⁶ These were supplemented through interviews with trade associations, Business Advisory Centres, and officials (both local and national), and validated in two stakeholder workshops.

A detailed description of the objectives, research sites, sampling, and other aspects of WIEGO IEMS study methodology can be found in Anyidoho (2013). From July to November 2012, WIEGO undertook 15 focus groups with 75 vendors and quantitative analysis of questionnaires administered to 150 vendors (99 women and 51 men) in six markets in the Greater Accra area—three in the central business district under the Accra Metropolitan Assembly and three in residential communities outside of downtown Accra, under the Ga East District Assembly. All the vendors were in fixed locations,⁷ whether selling in a market stall, or from a kiosk or table, but whereas all the 74 “non-central” vendors were located within designated markets (as “market traders”), the majority of the 76 “central” respondents traded outside markets, next to roads or outside their homes (as “street vendors”).⁸ (In this paper, we refer to all study participants collectively as “vendors”.)

The vendors mostly sold manufactured goods such as clothing and construction material, but some provided services such as carpentry and dressmaking or added value through food preparation, for example. The focus groups were conducted in or near the their work places, with four to six participants in each group. A facilitator conducted the focus groups around a set of tools—including listing, ranking, mapping, and drawing of causal diagrams—meant to elicit from participants their experience and perceptions of the economic, political, and other forces that help or hinder their work. The discussions in the focus groups were summarized in a report, with reproductions of the maps, lists, and matrices developed by participants. The focus group reports were then analyzed both by themes and quantitatively.

Data collection and analysis was organized around the driving forces, both positive and negative, that affect vendors’ work. In this paper, these are presented in four categories, from general participation in the overall formal economy and value chains to the roles of governmental and non-governmental institutions:

- a. Macroeconomy (reflecting government monetary and fiscal policy framework);
- b. The value chain;
- c. Government institutions;
- d. Non-governmental institutions.

⁶ Trading/hawking was underrepresented relative to its large share in informal employment; manufacturing and services were overrepresented in part because the survey was carried out through associations and in part because they were more suited to investigating issues of apprenticeship, infrastructure, and investment.

⁷ The study did not specifically cover itinerant street vendors (hawkers), whose strategies may differ from those in fixed locations, e.g., in relation to municipal authorities.

⁸ See footnote 2.

Findings

The macroeconomy

Table 1 summarizes a list of negative factors generated and then ranked by vendors.⁹ Vendors generally described the macroeconomy in negative terms as it related to their work. In particular, they identified the depreciation of the Ghanaian cedi against key foreign currencies (primarily the US Dollar, the Central African Franc CFA, and the Nigerian Naira) as having a detrimental impact on their business through increases in the cost of imported inputs and supplies and, by extension, a reduction in the value of their working capital. Vendors said they were unable to pass on these costs fully to customers (at the risk of contracting demand), resulting in a decline in profits.

Table 1: Negative macroeconomic driving forces (frequencies)

	Rank			Total
	#1	#2	#3	Frequency
<i>Currency depreciation</i>	5	3	0	8
<i>High prices of inputs/supplies</i>	3	3	1	7
<i>Bad economy</i>	0	0	2	2
<i>High interest rates</i>	1	0	0	1
<i>Unemployment</i>	1	0	0	1
<i>Unavailable supplies</i>	0	0	1	1

Source: Accra IEMS focus group data (2012).

When vendors were prompted to identify positive driving forces related to the macroeconomy, they ranked availability of loans as the most important, as we can see in Table 2, where loan availability was ranked as the number one driving force in two focus groups and number three in one focus group. However, it must be noted that access to credit as a driving force was important primarily as a counter to the generally bad economic conditions described above. That is, vendors valued loans as a response to decreases in capital and revenue, which were in turn the result of the depreciation of the Ghanaian currency. In the focus groups, more “development projects” and “money in the system” were mentioned as the catalyst and indicator, respectively, of a stronger economy, which would result in greater purchasing power among customers and, consequently, greater income for vendors.

⁹ The results displayed in Tables 1, 2, and 6 are based on focus group data. In each focus group, participants were asked to generate a list of positive or negative factors affecting their work. The groups were then asked to select and rank the three most important factors. The tables show the factors that were ranked in the top three across the groups. For example, Table 1 shows that depreciation of the Ghanaian cedi was ranked as the number one negative macroeconomic force in five focus groups, and overall was ranked in the top three in eight focus groups. The lower frequencies in Tables 2 and 6 reflect the fact that fewer focus groups responded to those questions. This was because discussions in some focus groups ran too long or participants expressed a strong desire to cut the focus group exercises short; under both circumstances, the facilitators had to make the decision to skip some of the tools.

Table 2: Positive macroeconomic driving forces (frequencies)

	Rank			Total
	#1	#2	#3	Frequency
<i>Availability of loans</i>	2	0	1	3
<i>Money in the system</i>	1	1	0	2
<i>Development projects</i>	0	1	1	2

Source: Accra IEMS focus group data (2012).

Linkages in the value chain

Vendors reported links to the formal economy through both their sources of supply, on one end of the value chain, and the customers to whom they sell goods on the other. The primary source of goods for 70 per cent of vendors was other informal enterprises (Table 3).

Table 3: Main ways goods are acquired, by location (%)

	Central	Non-Central	Total
<i>Buy them from an informal enterprise</i>	82.4	56.0	69.1
<i>Make or grow them myself</i>	16.2	37.3	26.9
<i>Other</i>	1.4	4.0	2.7
<i>Buy them from another street vendor</i>	0.0	2.7	1.3
<i>Total</i>	100.0	100.0	100.0
N	74	75	149

Source: Accra IEMS focus group data (2012).

Although none of the 150 vendors surveyed reported a formal enterprise as their main supplier, information collected from the focus groups suggests some indirect links. The type of goods purchased and sold by vendors—such as used clothing, cosmetics, linen, books, and non-perishable food products—indicate that these were originally imported by bigger enterprises or manufactured in-country. These were then sold to middlemen who supplied the vendors. This means that there are intermediaries between the large formal importer/wholesalers and the informal retailers who market their goods. Besides de-bulking intermediate wholesalers, informal retailers buy some supplies directly from supermarkets and large retailers—cited by about 18 per cent of men and 4 per cent of women as “helpful” to their businesses (see Table 9).¹⁰ This connection (whether direct or indirect) to formal import businesses and local manufacturers has real implications for the vendors’ work, such as when import taxes and currency exchange rates changed, as discussed in the section on the macroeconomy.

There was, however, a difference observed in how vendors in different locations spoke about these macroeconomic conditions, which is related to the question of linkages to the formal businesses. When the non-central groups referred to the falling value of the cedi, they were describing the problem of inflation generally, while the central vendors specifically talked about the increased cost of importing their products as a result of the cedi depreciating relative to the dollar and other foreign currencies.

¹⁰ Similarly, the telecommunications sector in Ghana and many other African countries depends heavily on street vendors to make small purchases of airtime widely and conveniently available (Kottoh, 2008).

This reflects the fact that central vendors were more likely to retail imported goods whereas the non-central vendors generally traded in Ghanaian goods and produce. Even when the latter sold imported goods, they tended to purchase these from the central vendors. Thus non-central vendors were far enough down the retail chain that the effect of exchange rates on import prices was not salient to them, or was perceived as part of general price inflation. Accordingly, the focus groups in the central locations mentioned import duty rates as a driving force, but this factor was not brought up in any of the focus groups with non-central vendors.

Furthermore, it appears that the intermediaries between the importers and the informal retailers were able to pass most of the costs on to the retailers, but the latter were unable to pass them on completely to consumers in a situation of market saturation and the failure of wages to keep pace with inflation, as illustrated in the discussions in one focus group with male vendors:

Ampene¹¹ noted that the depreciation of the cedi “leads to increases in the cost of inputs leading to increase in the cost of products.”
Kobina said, “Because the dollar is going up, people who import the movies (DVDs) have to increase their prices, but we cannot increase our prices too because then people won’t buy from us....People are aware of what the prices of the movies (DVDs) should be, and if we increase the price we’ll lose their sales.”¹²
 (IEMS Focus Group Report, FG 3, Non-central men, 5 July 2012)

The second way in which the vendors were linked in the value chain to actors in formal businesses was through customers. In the surveys, vendors referred to “the general public” and “private individuals” as their main customer base (Table 4), elaborating in the focus groups that these categories consisted primarily of “workers in offices” and other businesses, as well as students in educational institutions. In addition, a small proportion of the surveyed vendors (about 5 per cent) identified formal businesses as their main customers, which is another way that vendors’ activities are linked to the formal economy.

Table 4: Main customers by location (% of respondents; multiple responses permitted)

	Central	Non-Central	Total
<i>General public</i>	91.9	82.9	87.3
<i>Private individuals</i>	78.4	47.4	62.7
<i>Personal family/Friends</i>	47.3	35.5	41.3
<i>Other informal workers</i>	10.8	10.5	10.7
<i>Informal businesses</i>	8.1	9.2	8.7
<i>Formal businesses</i>	2.7	7.9	5.3
<i>Other</i>	0.0	9.2	4.7
N	74	76	150

Source: Accra IEMS focus group data (2012).

¹¹ To maintain confidentiality, pseudonyms are used throughout the paper.

¹² The focus groups were conducted in Akan. All quotes in the paper are therefore English translations.

Government institutions and services

As previously noted, the literature on the bottom of the economic pyramid posits a role for intermediary institutions, both governmental and non-governmental agencies, in facilitating the ability of informal actors to benefit from linkages with the formal economy. In the IEMS study, vendors were asked to list and then rank institutions and actors whose actions had a significant impact on their work, whether positive or negative.

In Table 5, local government institutions —the Accra Metropolitan Assembly and “local government” (which term referred mainly to the Ga District Assembly)— received the highest mentions on aggregate, indicating that these loomed large in the everyday lives of vendors. Though technically part of the category of “local government”, the Accra Metropolitan Assembly (AMA), under whose jurisdiction the central markets fall, was singled out as having a great deal of influence. Although the central government and other governmental bodies (such as the Food and Drugs Board, the Internal Revenue Service, the police, and public utility companies) were mentioned, they evidently did not impinge as directly on the vendors’ work.

Table 5: Institutions having significant impact (frequency of mention across focus groups, by negative or positive perception)

Institutions	Freq (+)	Freq (-)	Freq (±)	Total Frequency
<i>Financial institutions</i>	2	2	10	14
<i>AMA</i>		11	1	12
<i>Suppliers</i>	3	2	1	6
<i>Ghana Trades Union Congress</i>	2	1	2	5
<i>Local government</i>		5		5
<i>Utilities (water & electricity)</i>	1		2	3
<i>Central government</i>		3		3
<i>Market associations</i>	2			2
<i>Government regulating bodies (e.g. Food and Drugs Board)</i>		1	1	2
<i>Internal Revenue Service</i>		1	1	2
<i>Police</i>		1	1	2
<i>Foreign businesses (competition)</i>		1	1	2
<i>Schools</i>	1			1
<i>Hospitals</i>	1			1
<i>StreetNet¹³</i>	1			1
<i>WIEGO</i>	1			1
<i>Accra Chiefs</i>	1			1
<i>Church</i>	1			1
<i>Market queens</i>			1	1
<i>TV & radio</i>		1		1
<i>Middlemen</i>		1		1
	16	30	21	67

Source: Accra IEMS focus group data (2012).

When respondents were asked specifically to name negative driving forces related to government institutions (Table 6), the discussions in focus groups indicated that the negative perception of government authorities was related to non-fulfillment of their obligation to provide market infrastructure for vendors, the imposition of perceived high levies, taxes and fees, “harassment” of vendors, demolition of kiosks, and the city’s unwillingness to provide enough publicity about newly built markets to attract the public to them. Likewise, the World Bank study found that local authorities play a critical role in determining the environment for informal vendors, since they are “responsible for zoning and other regulations which determine whether HEs have access to workplaces, as well as infrastructure and support structures. This includes the provision of roads, water, electricity, and markets, among others.” Moreover, “urban bylaws tend to restrict the location and operations of HEs, often leading to conflict when local authorities attempt to evict informal enterprises from central business districts, especially hawkers” (World Bank 2011b: v).

Table 6: Negative government driving forces (frequency)

	Rank			Total
	#1	#2	#3	Frequency
<i>Infrastructure/work environment (city)</i>	1	1	1	3
<i>Taxes and duties (national) and city levies</i>	1	1	1	3
<i>Harassment from government authorities (city and national)</i>	0	0	2	2
<i>Lack of publicity (city)</i>	0	0	1	1

Source: Accra IEMS focus group data (2012).

On their part, local authorities also tend to have a negative perception of informal vendors and HEs, whom they see “as reluctant to pay taxes and fees or obey planning regulations” (World Bank 2011b: v). The question of the taxes and fees that vendors pay to the government is an important issue because of the school of thought discussed in the introduction (which pervades public and policy discourse in Ghana) that workers in informal enterprises are prone to illegality by omission or commission, and in particular that they remain informal to avoid taxes.

The findings from both the IEMS and World Bank studies undermine this stereotype. The World Bank study found that HEs actually tend to be registered, but often with the local Assembly rather than the national Registrar-General, and that the local authorities generate important revenues from these and other fees: “HEs also pay regular market fees, presumptive income tax, and other fees for specialized licenses, as well as Value Added Tax on their inputs” (World Bank 2011b: 8). Analysis of both focus group and survey data from the IEMS indicates that local authorities do levy various forms of fees on street vendors, particularly in the markets in the CBD, which further fuels the negative perception street vendors hold of these institutions that make financial demands on them and yet neglect them:

“They (AMA) don’t help us in any way... They don’t come to take the refuse from the market. We don’t even know whether they are supposed to clean the market or not. I’m a bit elderly and remember the

Kwame Nkrumah era;¹³ the AMA people were very efficient in cleaning the markets. All they do now is to come and take their levies and ticket money from us.”

(IEMS Focus Group Report, FG 12, Central women, 13 August 2012)

On the AMA, Kaseem said, “The AMA takes income tax and licenses. They take too much money from us and what we expect them to do they don’t do.” Alvin also commented on the monies AMA takes from the vendors, “Previously, they took a license (fee) of 0.70 cedis¹⁴ (USD\$0.37 per year) but now it’s gone up to 10 cedis (USD \$5.37).” Kaseem came in again to say, “The drainage system is bad - they are all choked and the AMA is doing nothing about it.” Paul however had something positive to say about the AMA: “We sometimes work late into the evening and the AMA provides us with security.”

(IEMS Focus Group Report, FG 6, Central men, 20 July 2012)

The Ga East District (GEDA) came under criticism. The participants were in agreement with Godfred when he said, “They come and demand high payments of fees and when you can’t pay it, they come and close your shop, and they don’t provide us with some of the facilities that they should, such as water.”

(IEMS Focus Group Report, FG 8, Non-central men, 29 July 2012)

Aggregating responses from all the 15 focus groups to the question “What do you consider to be your contributions to your city?”, “taxes” were by far the most frequently mentioned contribution (Table 7).

Table 7: Contribution of sector to city/nation (frequency)

Item Category	Location			Total
	Central	Non-Central	Mixed Central & Non-Central	
<i>Tax revenue</i>	21	9	27	57
<i>Provide for people’s needs</i>	1	7	1	9
<i>Make goods accessible</i>	1	5	1	7
<i>Provide income and employment</i>	6	0	0	6
<i>Promote development/ help economy</i>	0	4	0	4
<i>Clean the market/city</i>	1	0	1	2

Source: Accra IEMS focus group data (2012).

Vendors used the term “taxes” in the focus groups loosely to refer to various monies paid out to the local governments (or their agents) as taxes and fees. In one focus group, the word was applied to fees paid to a non-governmental institution, with the rationale that the government would indirectly benefit:

¹³ Kwame Nkrumah was the first President of Ghana, and was head of state from 1957 to 1966.

¹⁴ The dollar-cedi exchange rate at the time of fieldwork in August 2013 was approximately US\$1 = GH¢1.86.

Juliet said she paid about 50 cedis (USD \$26.88) a year to the school as a type of rent. "And there are a lot of us selling in this school, so that is a lot of 'tax' (revenue) to the school." There was some discussion about whether the 'tax' to the school should be separated from the fees to the city authorities, but they decided that the school would eventually pay some taxes to the city, so it all amounted to the same thing. (IEMS Focus Group Report, FG 2, Non-central women, 1 July 2012)

The survey data provides a useful breakdown of these various payments, which include license fees and permits for space and operations, as well as income taxes (Table 8).

Table 8: Mean monthly expenditure on licenses and permits, by location (Ghana cedis)

	Central	Non-Central	Total
<i>Fee to secure the space used for your activities</i>	18.7	41.8	25.7
<i>Income tax (national)</i>	19.6	4.8	12.2
<i>Formal permit to operate</i>	14.4	7.4	11.9
<i>License fees</i>	3.2	9.4	4.4
<i>Other tax</i>	2.5	4.2	3.0
Total	58.4	67.6	57.2
<i>As percentage of gross monthly turnover*</i>	2.0%	5.6%	3.8%
N = 144			

Source: Accra IEMS focus group data (2012).

On average, vendors reported spending a total of 51 cedis (USD \$27.46 per month on various payments to the local government and 12 cedis (USD \$6.59) for the national income tax (Table 8).¹⁵ Non-central respondents paid much more for their space than those in the CBD, resulting in a higher total. They also paid a much higher percentage of their gross monthly turnover in such fees and taxes (5.6 per cent as against 2.0 per cent for those in the CBD, whose turnover was 2.4 times as high). These differences may reflect the more repressive stance taken by the AMA, leading many vendors to evade dealing with the authorities, whereas the more cooperative stance of the non-central authorities may yield greater willingness to comply. This is consistent with the results of an experiment in Entebbe, Uganda, in which simplifying registration procedures and lowering fees yielded a 40 per cent increase in compliance and revenues, with a fourfold increase in the number of businesses registering (Sander, 2003). For those in the central location, the highest expenditure was for the national income tax, which the non-central respondents were more likely to escape.

¹⁵ If these vendors had an average profit margin of 20 per cent, then the overall tax burden on value added would be 19 per cent, similar to the value added tax and National Health Insurance levy paid by formal sector firms. In addition, they pay value added tax on their inputs (including goods purchased to sell), whereas formal firms can credit such levies against taxes owed on their sales.

Non-government institutions: financial

Of the non-government entities that the vendors considered had influence (whether positive or negative) over their work, financial institutions received the most mentions in the focus groups, indicating the highest degree of importance (see Table 5). The vendors mentioned that non-bank lending institutions were their preferred source of capital, needed especially to make up the shortfall when trading capital was diverted into consumption needs or when capital depreciated in value as a result of the falling currency. This is consistent with the literature on financial inclusion, which suggests that greater access to microfinance can help the poor to cope with “irregular and uncertain incomes” and other vulnerabilities (Rosenberg, 2010: 2; CGAP, 2006).

In Ghana, as worldwide, informal entrepreneurs cite capital as their primary constraint on establishing or expanding business. But it is not clear to what extent the problem is access or low profitability or cash flow. According to the World Bank’s analysis of GLSS5 data, “only 11 per cent of HEs had applied for formal credit in 2006, of whom half were successful,” even though a third of them had savings accounts; “rather, the problem is rooted in the lack of business skills and/or financial literacy among HE operators, as well as their lack of confidence in their ability to pay back a loan” (World Bank 2011a: 6). The issue of inability to pay, in particular, is consistent with emerging literature about the risks to business success of over-indebtedness through high-interest loans pushed by proliferating microfinance in peri-urban areas of Ghana, as elsewhere (Owusu-Nuamah 2014 Bateman 2010), even though access to finance is appreciated as a coping mechanism. The advent of for-profit Microfinance Companies with little concern for poverty reduction has made it easier for consumers and vendors to obtain high-cost loans, whose weekly repayments and lack of grace periods may not conform to the cash flows of small businesses. Combined with the stress on cash flow resulting from inflation and exchange rate depreciation, as well as factors such as loss of stock due to confiscations or loss of revenue due to the seasonality of demand, being able to access high-cost microcredit may have worked to the detriment of some.

As Table 5 shows, vendors had deep ambivalence about the benefits of non-banking financial institutions, citing them equally as positive and negative forces. On the one hand, they were able to access capital that was not commonly as available to them through other sources, including commercial banks. On the other hand, they complained about the terms of these loans; in particular the collateral required and the payment schedules were perceived as unfavorable.

The facilitator (asked), “... Are there any (institutions) that are hindering your business?” Joyce answered, “The banks charge high interest rates so that by the time you finish paying off your loan, your business has gone under.” Another woman added, “They know that we are in a village, so they cheat us by charging us high interests and then they make you fill this paper, and that paper...” The facilitator asked, “So do the banks help at all?” “No, just with the loan,” Joyce said. “But that is a help, isn’t it?” the facilitator said. The women chorused, “But they charge us high interest rates! So they are not helping us!” (IEMS Focus Group Report, FG 1, Non-Central women, 26 June 2012)

“I know a woman who took a loan of 2000 cedis (USD \$1075.26) and she’s being asked to pay 2900 cedis (USD \$1559.13). Taking a loan doesn’t really help us,” said Samuel. “I used to save with a bank for many years. About three years ago, I needed 1000 cedis (USD \$537.63) and when I went to the bank, they said they would need to have one of the bank officials to go to my house to inspect the place before giving me the loan. Can you imagine - and this is a bank that I have an account with. In the end I just gave it up. Plus, the banks seize the goods of people who default on their loans.”

(IEMS Focus Group Report, FG 9, Central men, 2 August 2012)

In one focus group, participants gave anecdotes of vendors who had lost their businesses when they were unable to pay back the loans, which served as cautionary tales for some vendors about the dangers of loans from financial institutions.

David said, “There are so many people who have had to run away because they have defaulted on their loans.” “They just leave their businesses?” the facilitator asked. “Yes, they run away.”

(IEMS Focus Group Report, FG 11, Central and Non-Central men, 5 August 2012)

Non-government institutions: associations and NGOs

Given the generally negative perception of the role of government institutions, the question arises as to whether the associations of informal operators are perceived to be helpful to street vendors. The focus groups viewed positively the roles of their market associations and the Ghana Trades Union Congress, which is the umbrella organization for associations and unions (see Table 5).

In the survey, membership-based organizations ranked as the most helpful institutions, cited by at least two-thirds of respondents in each category, especially in the non-central locations (Table 9).¹⁶

¹⁶ As discussed, financial institutions were cited in the focus groups as being particularly important, in both helpful and negative ways, to the vendors’ work. However, they were not included in the survey.

Table 9: Types of organizations that are identified as being “helpful”, by sex and location (% of respondents; multiple responses permitted)¹⁷

	Central		Non-Central	
	Men	Women	Men	Women
<i>Membership-based organizations (including market associations)</i>	70.4	66.0	83.3	84.3
<i>NGOs</i>	33.3	29.8	50.0	43.1
<i>Other workers</i>	59.3	38.3	20.8	25.5
<i>Trade union</i>	14.8	27.7	33.3	27.5
<i>Local government</i>	3.7	8.5	25.0	17.7
<i>Supermarkets or large retailers</i>	18.5	2.1	16.7	5.9
<i>Worker's co-op</i>	7.4	2.1	12.5	13.7
<i>Police</i>	7.4	14.9	8.3	3.9
<i>National government</i>	7.4	6.4	8.3	5.9
N	27	47	24	51

Source: Accra IEMS focus group data (2012).

Given these results from the survey, it is surprising that market associations were only mentioned in two focus groups (see Table 5), in one instance possibly because the Chair of the association was sitting in on the focus group:

The Madina Traders Association was mentioned by one of the female vendors as an institution that helped them. Kwaku was skeptical. “They don’t help. In what way do they help?”

“If you need some help, they can give it to you,” another participant replied. “If you need a loan, they can give you a loan from your dues. And then if you have some misfortune befall you – like the death of a parent of close relative – they’ll give a donation and help you in other ways through that.” Augustina added that they gave business advice. (IEMS Focus Group Report, FG 4, Non-central men and women, 8 July 2012)

Other non-governmental organizations (NGOs) were perceived to be helpful by 30 to 50 per cent of survey respondents—again, higher in non-central than central locations. After “other workers”, the Ghana Trades Union Congress (TUC) came out as the next most helpful type of organization, although it featured in only five of 15 focus groups (see Table 5). TUC has been an international leader in also accepting membership of associations of informal workers, particularly market vendors. Nonetheless, it is far less active with the informal segment of the labor force than with the formal, and its advocacy is generally at the national rather than local level. This might explain why respondents did not rank it especially high as a helpful institution and why there was some ambivalence about its role:

¹⁷ Financial institutions were cited in the focus groups as being particularly important, in both helpful and negative ways, to the vendors’ work. However, they were not included in the survey.

Christina said, “I feel the TUC should do something to influence the government, because they have voice.”

“That’s what you would like them to do. But right now, are they helping your work?” the facilitator asked.

“They are not helping,” Christina answered, “because to my mind we are all under TUC – they are like our parent, all of us vendors. For example, the increase of the dollars and rents, the TUC should rise up to say, “No!” so that the vendors can run their businesses, but they are not doing that.”

(IEMS Focus Group Report, FG 10, Central men and women, 3 August 2012)

The TUC, according to participants, was unable to help them in times of trouble; the vendors specifically mentioned the situation when the police confiscated goods. Cecilia said, “TUC does not really help us. We have made a lot of complaints to them and they promised helping but nothing has come out of that... We don’t feel the importance of TUC.”

(IEMS Focus Group Report, FG 5, Central women, 13 July 2012)

Conclusions and recommendations

Vendors are strongly affected by trends in the macroeconomy. Respondents were adversely affected by the rising rate of currency depreciation and inflation in cost of inputs/supplies, which squeezed their profits because customers resisted corresponding increases in retail prices. Worsening economic trends are also likely to increase competition among street vendors on the supply side, as more people undertake informal retailing to replace or supplement income.

There was little evidence of direct input-output linkages between informal street vendors and formal firms, either as suppliers or buyers. This lack of visible direct contact may explain the common perception of dualism, with informal activities operating independently of formal businesses. On deeper analysis, however, there appears to be greater interdependence, in that the goods street vendors sell mostly originate from formal importers or manufacturers, who in turn often rely on decentralized, informal retailers to market their products. And the vendors’ customers include workers in formal offices. But there is no indication that the intermediaries between the large importers/manufacturers and the informal retailers provide any buffer from negative macroeconomic trends. On the contrary, the informal vendors appear to bear the brunt of the costs and risks of inflation, currency depreciation, and stagnating real wages—which often impairs their ability to repay loans.

Government is an overwhelming presence in the operations of informal street vendors — predominantly in a negative way, especially in the CBD. Contrary to the view that informal enterprises operate underground or outside the purview of officials, they perceive themselves as regularly paying fees and taxes but receiving little in return other than harassment. The respondents reported paying an

average of nearly 4 per cent of gross turnover in fees and taxes, with a much higher burden relative to income in non-central locations.

Respondents in non-central locations were more likely to perceive local government positively, whereas those in the CBD were more subject to inadequate infrastructure and demolition or relocation exercises.

The greatest impact of formal institutions on street vendors was the availability of loans from microfinance and other non-bank financial institutions—especially as a means of coping with the squeeze on working capital and profits. However, the high cost and difficult terms of such loans was often burdensome, resulting in negative as well as positive perceptions of these financial institutions. As in the case of the macroeconomy, the costs and risks of finance appear to be passed on to the microfinance institutions and, in turn, to their clients.

Membership-based organizations, including trade associations, were the most uniformly helpful type of institutions for street vendors, especially those in non-central locations. Not only are these associations registered, some are members of the Trades Union Congress, which plays a positive role by giving voice to concerns of informal as well as formal workers at the national level. NGOs were also viewed as helpful, especially in non-central locations.

Those in non-central locations had a greater tendency to rely on market associations, NGOs, and local government for support. Those in the CBD paid less in fees (though more in national taxes), but also received little support from these actors. Indeed, the AMA was seen as a significant negative force in their operations.

In sum, informal street vendors are highly integrated into the formal economy. They are especially, mostly adversely, affected by the policies of local governments and by national economic trends, especially in the exchange rate and prices. They rely on support from formal financial institutions, membership-based organizations and NGOs. Those in non-central locations tend to pay a higher proportion of income as fees and taxes, and are relatively more likely to receive support from their associations, NGOs, and even local government. Although directly visible links between informal and formal businesses are few, an indepth look at supply chains indicates interdependence: formal importers and manufacturers supply the goods that informal operators sell to both informal and formal consumers.

The data discussed in this paper support the conclusions of the underlying studies that “economic and urban policies are not supportive of urban informal livelihoods... Informal workers are critically dependent on urban infrastructure, but deficits in the quality and appropriateness of infrastructure often undermine their livelihoods” (Anyidoho, 2013: 5). “In general it’s a mixed track record with inadequate service provision and examples of new markets located at poor locations, leaving them unused” (World Bank 2011b: 9). One cannot assume that the potential benefits of integration of the informal with the formal economy will be realized without explicit policies, institutions, and measures to help mitigate risks and ensure more equitable distribution of returns.

Recommendations

Improving the approach to the use of public space appears to be the most important way to address the main source of contention between informal street vendors and local authorities, especially in the CBD of large cities. On the part of local (as well as national) governments, this would involve greater recognition of the contributions of informal operators to fees and taxes, as well as to the livelihoods of the bulk of the population, and of the government's obligation to enable them to operate their businesses. Act 462 (1993) gives local governments responsibility “for the development of their areas, and this includes the promotion and supporting of productive activities and social development in the district while removing any obstacles to initiatives and development.., (as well as) creating the enabling environment for informal enterprises...to thrive so as to boost local economic development” (MESW 2012: 2).

Indeed, some of the smaller district assemblies in Ghana have adopted a more collaborative approach, engaging small businesses through Micro and Small Enterprise Subcommittees, consulting their associations in setting fees and taxes each year, and sometimes providing mini industrial sites (World Bank 2011b). In contrast, even when the AMA has attempted to provide some market infrastructure for hawkers, the way in which it was handled was perceived negatively by many of the vendors.

Taking a more constructive approach to dialogue with informal operators is consistent with the recommendation of the draft National Strategy and Action Plan for Informal Enterprises to “develop better methods of supporting and engaging local associations in planning, taxing, and carrying out relocation exercises” (MESW 2012: 2-3). The Strategy goes on to recommend “setting up more industrial zones and markets with infrastructure and facilities suitable for informal enterprises...(and) developing a manual of guidelines for planning and implementation of industrial zones and markets”. This approach would have to be complemented by capacity building to strengthen the ability of associations to consult and negotiate more effectively.

The government should also recognize that stabilizing the national economy— especially inflation and the exchange rate—has important benefits for informal as well as formal operators. With respect to financial institutions, Ghana has made substantial progress in improving the access of informal businesses to microfinance institutions. To help avoid the adverse effects of over borrowing at high cost, the appropriate action would be to expand financial literacy training and consumer protection, especially aimed at informal vendors, MSEs, and their associations. At the same time, the microfinance institutions, especially the for-profit companies, should be sensitized on the mutual benefits of adapting their lending terms and conditions to the needs and variable cash flows of their low-income and small business clients.

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