WOMEN IN INFORMAL ECONOMY LAW PROJECT



A REPORT ON STREET VENDING

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Table of Contents

			P	age
1	. I	NTRO	ODUCTION	3
2	. L	EGAI	L FRAMEWORK APPLICABLE TO THE SECTOR	5
	2.3.	Em	nployment-related Acts	5
	2.3.	Lo	cal Assembly By-Laws	5
	2.3.	Lav	ws on pirated products	6
	2.4.	Inc	come Tax Laws	7
3	. <i>V</i>	VORK	KING CONDITIONS OF STREET VENDORS	9
	2.3.	Rig	ghts at Work: The Case of Vendors within the Accra Metropolitan Assem	bly9
	2.4.	Wa	ages/ Earnings of Street Vendors	10
	2.5.	Но	ours of Work and Rest Period	11
	2.3.	Soc	cial Security and Social Protection	12
	3.5.		ccupational Health and Safety	
	3.6.	Spe	ecific Concerns of Workers	
	3	.6.1.	Inadequate Infrastructure in the City	14
	3	.6.2.	Expensive Markets Stalls and Rents	15
	3	.6.3.	City Decongestion	16
4	. Т	HE S	TATE OF ORGANISING STREET VENDORS	17
5	\mathcal{C}	ONC	THISION	19

1. INTRODUCTION

Street vending like many informal sector activities has long been undertaken in both rural and urban Ghana. In recent times however, the activity has boosted significantly in the urban areas. Yet accurate statistics on street vendors (like informal sector in general) in Ghana remain a challenge.

Generally, street vendors are predominantly women of all ages. They have no or low education and poor socio-economic background. In the major cities, street vendors are often migrants from other parts of the country. In the absence of a licensing regime for street vending, vendors have occupied public places at their own convenience.

The majority of street vendors are own-account workers or self-employed without employees. There are few street vendors with employees, often numbering not more than five. A small proportion of street vendors is retailers for individuals, large manufacturing or wholesale enterprises who earn monthly wage or work on commission basis.

The high incidence of street vending (like many informal sector activities) correlates to high unemployment in Ghana. With no social assistance in place to support the unemployed, engagement in informal activity becomes a survival strategy for most economically active persons. Ironically, even when operators have engaged in informal activities on permanent basis, they often do not regard their activities constitute employment. A significant number of street vendors involved in the study indicated their activity was temporary.

A characteristic of street vending in Ghana is child labour. The 2003 Ghana Child Labour Survey (GCLS) showed that 2.47 million children aged 5–17 years (that is, about 39 percent of the estimated 6.36 million children in the age group) were engaged in economic activities (GSS, 2003). A recent census by the Department of Social Welfare recorded 61,492 street children within the Greater Accra region. The Accra Metropolitan Assembly alone had 50,997 street children. About 86.80 percent of the children stated they were on the streets to work while 6.4 percent were looking for opportunities to work (Ghanaian Times 23/02/2012).

The report is based on primary data gathered through interviews and focused-group discussions organized with street vendors in Accra between July and November 2011. The focused group discussion involved a total of 25 individual street vendors who are members of the StreetNet Ghana. The participants were drawn from Abokobi and Madina in the Ga East district; and Tema station and Makola in the Accra Metropolitan

Assembly. About three individual streets vendors along the Achimota-Legon road (within the AMA) were interviewed. The study also drew on earlier (unpublished) studies conducted by the Labour Research and Policy Institute of the Ghana Trades Union Congress (TUC). Review of laws impacting the operation of street vending and other secondary materials was undertaken to supplement the field data.

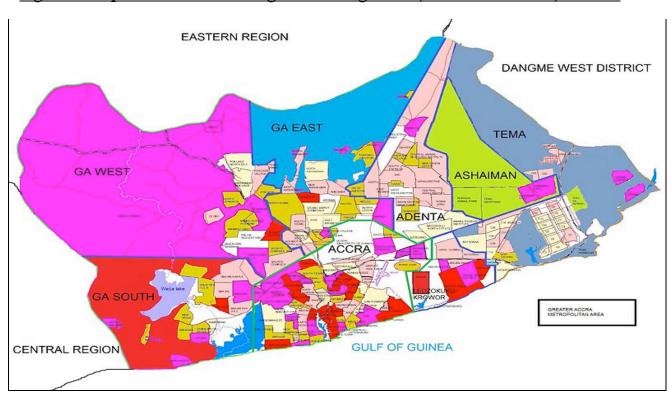


Figure 1: Map of Greater Accra Region showing Areas (Ga East and AMA) covered

2. LEGAL FRAMEWORK APPLICABLE TO THE SECTOR

2.3. Employment-related Acts

The 2003 Labour Act (Act 651) is applicable to all workers in Ghana. However, a worker is interpreted by Section 175 of the Labour Act as a "person employed under contract of employment whether on a continuous, part-time, temporary or casual basis"; thus excluding self-employed persons. The Act makes provision for the protection of employment, conditions of employment, protection of remuneration and provision of social security as well as the rights and duties of employers and workers among others.

The Workmen Compensation Act (1984) and the National Pensions Act (Act 766, 2008) together set out the responsibilities of employers to provide social security benefits (namely pension, invalidity, survivors benefits and work injury benefits) to their workers.

The majority of street vendors are self-employed without employees. For self-employed persons without employees, only the National Pensions Act makes provisions for them. The National Pensions Act provides for voluntary membership for self-employed persons. The 3rd Tier of the scheme specifically targets informal sector workers.

2.3. Local Assembly By-Laws

Section 79 of the 1993 Local Government Act (Act 462) permits local assemblies to make bye-laws for the accomplishment of functions bestowed on them by the Act. Accordingly, most local assemblies have bye-laws permitting or prohibiting certain activities within their jurisdiction. For instance, the Accra Metropolitan Assembly (AMA) Bye-Law (1995) (1) stipulates that the "AMA shall publish in the Gazette a notification of the effect that street market has been established specifying the name of the street and notify the Ga Mantse [Ga Chief]". Bye-law 7 states that "no person shall offer for sale or sell any article in a street market other than in the space of selling allocated to him by the AMA". In 1998, the AMA designated streets around the old white chapel and Okashie for vending. Also, certain streets within the Accra central have for many years been blocked to traffic for vending activities. In practice, the Assembly may not have explicitly designated some streets for vending, but vendors have comfortably pursued their activities.

City congestion, poor sanitation and regeneration of cities have prompted strict byelaws on vending recently. In September 2010, the AMA passed seven street bye-laws that outline activities prohibited on streets and pavements in Accra. These included:

- 1. sale, offer of sale or purchase of merchandise to vehicle drivers or passengers
- 2. Trading on the street (except for street markets)
- 3. Littering on streets, pavements and from moving vehicles
- 4. owners of vehicles required to provide waste bins for passengers and to use those
- 5. Solicitation of alms, aiding and encouragement of solicitation of alms (with exception of religious or charitable organizations.
- 6. Responsibility of a parent to avoid child delinquency
- 7. Promotional activities on streets or in markets without proper permit

In accordance with the new bye-laws, the Accra Metropolitan Assembly (AMA) published a list of streets (mainly highways), along which vending was prohibited. The bye-laws were enforced from 1st April 2011 with the deployment of city guards along the prohibited areas for vending and a special court to trial offenders. A person who commits this offense is liable on summary of conviction to a fine or in default to a term of imprisonment not exceeding three months or be commuted to perform communal labour.

The law also emphasized that unless a street is designated as a street market, traders are prohibited from trading on the street. Littering streets or pavements from a stationery or moving vehicle, soliciting for alms in public places and commercial and or promotional activities in the street or market without permit from the AMA were considered offences. The bye-laws also prohibit parents from allowing their children or wards of school-going age to loiter or engage in delinquent activities within the area of authority under the A.M.A.

2.3. Laws on pirated products

Ghana is signatory to the World Trade Organisation (WTO) and other multilateral or bilateral agreements that seek to protect property rights. Sections 5 and 6 of the Copyright Act (Act 690, 2005) spell out economic and moral rights. Piracy constitutes illegal production of protected copyright works and thus punishable under the law. Controlling importation and sale of pirated products in Ghana has been a challenge. Local markets are flooded with pirated traditional Ghanaian cloth, music videos and

CDs among others. The Chinese have been reported to be creators of most of these pirated products with their Ghanaian accomplices supplying the designs. Allegedly, copies of traditional Ghanaian products (notably cloth) are given to Chinese company in China, who pirate and export to Ghana for sale.

Ghana's borders have been noted porous and security agencies ability to stem the menace has so far been unsatisfactory. There are allegations of security agencies conniving with importers to allow such products, while some importers have concealed pirated products under original products to elude security checks. Weak government institutions have also not been able to effectively stop the pirating of products internally. Consequently, measures focusing on seizing pirated products in the markets and on the streets have been instituted.

The Coalition Against Counterfeiting and Illicit Trade, Ghana (CACIT, Ghana) is a body set up to seek the enforcement of intellectual property laws, copyrights, patents and trademark protection. The body also licenses laws to protect consumers from counterfeited and pirated products to defend the integrity of member organizations of the brand.

Street vendors have been associated with the sale of certain pirated products such as cloth, CDs/DVDs, softwares, and ebooks among others. Members of the StreetNet who participated in the focused-group discussion mentioned confiscation of pirated goods (notably cloth) as one of the major challenges currently threatening their trade. They castigated the taskforce instituted by the association of textile industries with support from the Ministry of Trade and Industry as infringement upon their rights. While they agreed that pirating was illegal, they argued that they were neither the creators nor importers of those products. They stated that the taskforce should operate at the entry points at the borders and confiscate the products, so they do not get to the markets.

Interestingly, the participants stated they could differentiate between the pirated and original, but justified their illegal trade by stating that the pirated ones are cheaper and sell quickly. Participants also alleged that the taskforce do not burn the seized cloth as claimed but keep them for their benefit.

2.4. Income Tax Laws

Individuals, groups or companies in Ghana unless otherwise exempted by the law are required to pay taxes on income earned from employment, businesses and investments to the government. The Local Government Act (Act 462) empowers local assemblies to

raise internal revenues. Section 86 of the Act list a number of items on which local assemblies could impose local taxes and levies.

Over the years taxing informal sector businesses has become a major challenge to the Revenue Agencies in Ghana. A large number of informal sector businesses are outside the tax net. This is partly due to the invisible nature of some informal businesses and poor record keeping that makes it difficult determining taxable income.

The Ghana Revenue Authority and local assemblies has nevertheless employed various means of collecting taxes from operators in the informal sector. Registered medium to small scale businesses pay monthly income/sales tax (based on declared sales/profit) whereas petty traders are levied daily fixed rate tax (notably referred to as ticket). The tax rate is fixed by the Assembly and adjusted periodically. At the time of the study, "ticket "was at a very low rate of GH¢0.20 per day. In a focused group discussion with street vendors, they bemoaned the tax regime. They argued that the daily tax collection was not fair as it does not make exemption for lean sales. Participants also believed that the local assemblies' stance that street vending is illegal is contradictory with its tax collection policies.

The AMA states that selling on the streets is illegal, yet they collect taxes from us.

Stated the vendors.

Official from the AMA however stated that taxes are levied on all businesses pursued within its jurisdiction and in so doing the legality or otherwise of the business is not considered. The revenue collection unit of the Assembly operates independent of the planning unit that enforces rules on vending within the Assembly, the study noted.

3. WORKING CONDITIONS OF STREET VENDORS

2.3. Rights at Work: The Case of Vendors within the Accra Metropolitan Assembly

The activities of street vendors are viewed as obstructive to city planning and development by local assemblies. The Accra Metropolitan Assembly (AMA) for instance considers street vending as a recalcitrant behavior. To enforce its bye-laws on street vending, it has employed measures such as planting of signpost prohibiting vending on some streets and employ guards to prevent vendors from operating on the streets. The AMA has also established a Traffic and Sanitation court where cases of violators are heard.

The enforcement of the bye-laws has resulted in scuffles between vendors and AMA guards and this has sometimes resulted in bloody incidents. For instance, on 21 April 2011, a 35 year shoe dealer allegedly had his right ear chopped off by an AMA guard. This happened after his goods were allegedly seized and burnt at a fuel station, where he had displayed them. The trader also alleged to have been assaulted¹.

Vendors have also been arrested and fined or sentenced by the court. For instance on 18 July 2011, eleven street hawkers were arrested by the police in collaboration with the AMA taskforce for selling yam on the streets. They were sentenced into three months imprisonment². On a separate occasion, two street vendors were arrested and fined GH¢120.00³.

As noted from a number of court judgments and media reports, cases heard at the court have often gone in favour of the Assembly. Indeed, many vendors reportedly plead guilty and beg for forgiveness when they appear in court. They usually do not have legal counsels and often admit committing the offence on a plea of making a living. While some 'offenders' have only been warned by signing a bond of good bahaviour and have their goods returned to them by the courts, others have been fined.

The AMA has also alleged assault of its taskforce by street hawkers⁴. Street vendors have been reported to have assaulted the AMA guards on duty.

¹ http://www.citifmonline.com/index.php?id=1.364074

² http://news.peacefmonline.com/social/201107/57596.php?storyid=100&

http://ama.gov.gh/ama/page/5337/two-hawkers-fined-gh120-00-for-selling-on-the-streets

⁴ http://news1.ghananation.com/top-news/188214-%E2%80%98iced-water%E2%80%99-girl-was-arrested-for-assaulting-city-guard-%E2%80%93-ama-boss.html

In a focused group discussion with members of the StreetNet, discussants alleged corruption and sexual harassment from the city guards. The discussants alleged that the guards employed to enforce the law demand bribe in return of goods seized. Young street vendors face sexual harassment from the city guards. Some young vendors have been compelled to grant sexual favours in return of seized goods and to escape court proceedings, they hinted.

2.4. Wages/ Earnings of Street Vendors

The 2011 National Daily Minimum Wage (NDMW) was GH¢3.73 (US\$2.53). This was increased by 20 percent to GH¢4.48 (\$2.68) in February 2012. Although quite low, majority of wage employees within the informal economy earn below the NDMW. In 2007, it was estimated that more than half of workers in the informal sector earn below the legislated national minimum wage (Baah, 2007).

Thomlins et al (2002) in a socio-economic survey and mini census in Accra in 1999/2000 estimated the total annual turnover of the 60,000 food vendors at US\$100 million and an annual profit of US\$24 million. This indicates that on average the street food vendors earned profit income of US\$400 per annum. Though low, this was above the national minimum wage of US\$204 (US\$17 per month) in the year 2000.

At a focused group discussion with members of StreetNet, it was difficult ascertaining the earnings of the discussants. Most discussants stated that they do not have accurate knowledge of their earnings.

We cannot state exactly how much we earn because the stocks do not move fast yet we have regular expenditures. Also, we re-stock as and when stocks reduce on the shelves. In most cases we end up spending our capital.

Stated discussants at the focused group discussion

The study captured the earnings of some street vendors as follows:

On a good day, I make daily profit of about GH¢10 and GH¢5 on lean days.

Stated a banana seller

I make daily sales of about GH¢50.00 to GH¢100.00.If I sell GH¢50.00 cedis worth of goods, I make GH¢10.00 profit. I make GH¢1 or GH¢0.50 profit on each pack of toilet rolls I sell.

About 100 tubers of yams cost about GH 4 300. There are other cost such as transportation and other related expenditure such as council tax and porterage, usually about GH 4 29, totaling GH 4 329. For this, I can sell them for about GH 4 440. I do this every week. There are also times that you get the prices much cheaper. For instance I can buy the same 100 tubers of yam for GH 4 200 during yam season.

Stated by a yam seller

My madam [employer] pays me GH¢50 per month. On average, I sell about GH¢70.00 cards every day. I also sell between GH¢3 and GH¢5 iced water [sachet drinking water] every day.

Stated mobile phone top-up cards vendor

Business is very bad now. I used to make GH¢60.00 profit per week. But now, I can only get that on bi-weekly basis.

Stated a shoe vendor

Two employers (a restaurant operator and building accessories shop owner) involved in the study demonstrated some knowledge of their responsibilities under the law. They were aware of the minimum wage regulations but did not know the current rate. Both employers paid some of their workers below the minimum wage but were quick to state other benefits they provide to the workers such as free meals and transportation.

2.5. Hours of Work and Rest Period

Sections 33 and 34 of Ghana's labour law, Act 651(2003) provides standard working hours of forty (40) per week. This translates into 8 hours of work per day or 40 hours per month. Any extra hours worked must be paid for as overtime. The law provides for every worker thirty minutes break in between continuous work. It also provides for daily rest of not less than 12 hours. In addition, workers are entitled to a rest period of 48 consecutive hours in every seven days.

Street vendors like other informal sector workers work longer hours. Baah (2007) noted that the average working hours in Ghana for informal sector workers is 12 hours, four (4) more hours than the standard working hours (8 hours) stipulated by the Labour Act (Act 651) for workers in employment relationship. At a focus group discussion with members of the StreetNet, most discussants mentioned they work twelve hours from Monday to Saturday.

The working hours of wage street vendors were no different from the self-employed.

I am here by 6:30am and I close 5:30pm from Monday to Saturday. We agreed [with the employer] that I would have Sunday off because I have to go to church. I do not have breaks per se but as you can see I sit all through the day. Of course, I can stand if I want. I serve customers as and when they come. I choose to eat when I want. No restrictions

Stated a wage street vendor

Employers interviewed stated the working hours of their workers were determined by the opening hours of their shops.

I don't fix time for any of my workers. if I employ you, you go by the opening hours of the shop. We open from 7am to 7pm from Monday to Saturday, so I expect them to be at post during that period.

Stated and employer

The working hours of some vendors on the other hand are determined by market situations as stated below.

I start work at 3pm but my closing depends on the traffic situation. Usually by 7pm to 8pm, the traffic calms so I close. Sometimes, it can last till about 10pm.

Stated Own account street hawker

2.3. Social Security and Social Protection

The two main social security schemes in Ghana are the three tier pension scheme and the National Health Insurance Scheme (NHIS). Whereas social security contribution is mandatory for employers and their employees, self-employed persons are expected to voluntarily join schemes.

In practice, social security density is higher among formal sector workers than informal sector workers, except for the NHIS which shows high patronage by informal sector workers. Operators in the informal sector largely rely on informal arrangements such as extended family support or susu (a microfinance scheme) against life contingencies.

Most members of the StreetNet involved in the study stated they have enrolled on the SSNIT Informal Sector Fund to contribute to pension. Some were also active members

of the National Health Insurance Scheme (NHIS). One of the employers had also registered her employees with a *susu* collector and made daily savings of GH¢1 on their behalf. On the other hand non-members of StreetNet involved in the study were either unaware of the SSNIT Informal Sector Fund or had not considered enrolling.

Patronage of the pension scheme by members of the StreetNet can be attributed to the high education they have received. The Ghana Trades Union Congress has since the implementation of the new pension scheme (in 2010) organized workshops to sensitize its informal sector associates. Members of the StreetNet who double as members of the TUC's associates have benefited from the programmes.

3.5. Occupational Health and Safety

Another significant challenge facing street vendors is poor environmental conditions. As noted, street vendors are commonly found at open public places, sometimes in very deplorable working environment. Open drainage and heaps of garbage have become a common sight and a source of stench in many vending sites in Accra. Indeed, they are partly blamed for the filth in the major cities in Ghana.

Mobile vendors sometimes carry heavy loads for several hours which can have serious health implications. Worst, some street hawkers in Accra while carrying such heavy loads run after moving vehicles in an attempt to sell their wares to passengers. Street vendors have also fallen victims to road accidents.

In this job, you can be knocked down by a car but what can we do? We have to strive and make a living.

Stated a street hawker

In a focused group discussion with members of the StreetNet, discussants mentioned open garbage, open defecation and choked drains as health hazards they are exposed to. The discussants attributed their frequent experience with headache and cold to the strong stench which is the result of poor sanitary conditions at their vending sites. They added that the vending sites have also become breeding ground for rats and mice which further poses health hazards to them. Other common illness they experience included malaria, cholera, blood pressure, back pains and pains in the knee.

Theft and burglary were also cited as challenges to the vendors. They noted that security at vending sites is very poor.

3.6. Specific Concerns of Workers

3.6.1. Inadequate Infrastructure in the City

Population growth in Ghana has surpassed planning and development. Particularly in the cities, residents are confronted with limited access to basic social amenities such as, housing, transportation, market, water and sanitation. Participants involved in the study bemoaned inadequate and expensive market stalls.

There is no space at makola [a famous market in Accra central]. Sometimes they [local government officials and politicians] come to promise us stalls. They sometimes collect our monies. But once the stalls are built, they sell them to the rich market women. The stalls sell about 20 million cedis [GH¢2,000] and one person can buy 10 stalls and sub-let them at a higher price. How can we afford these?

Stated a yam seller

A street hawker involved in the study in contrast stated a preference for street hawking to avoid competition from vendors in the market.

In the market, there are so many shops selling toilet rolls at cheaper rates. They [shop owners] usually procure their wares on a large scale from the wholesalers. So their prices are cheaper. The streets offer us the opportunity to buy one or two packs [in smaller quantities], so we can also make a living. Usually, our target is drivers and passengers on the move. Somebody by seeing you may remember she/he needs toilet rolls in the house and will buy from you. That way, we the poor can also make a living.

Officials from the AMA believe street hawking is recalcitrant behavior. They state that there are enough markets in communities within Accra where hawkers can sell. Indeed, evidences have been provided of newly constructed markets (e.g. the Pedestrian mall at the Kwame Nkrumah circle) that have been abandoned by traders. The study gathered from street vendors involved in the study that while this is true, many of these markets have been abandoned for good reasons. Some vendors stated that some of these markets are constructed without basic facilities such as electricity, security, water and sanitation.

Some of newly constructed markets do not have toilet facilities, no water and security is very poor. So we do not feel safe to use them.

3.6.2. Expensive Markets Stalls and Rents

High cost of market stalls was cited by vendors as one of the reason for their street activities. Participants stated that construction of markets is often sub-contracted to private companies which are interested in high profits. The stalls are often sold out even before they are completed. The vendors also stated situations where wealthy traders (popularly called market queens) acquire multiple stalls for sub-letting at a rather expensive rent.

The government has been sub-contracting the construction of markets to private developers who are only interested in their profits. So, sometimes, even before construction begins, the stalls are sold to wealthy people. These people in turn let them at very exorbitant rent we cannot afford. So we take over public spaces because we have family to feed.

Stated a vendor

The hawkers indicated that when majority of them take over public spaces because of affordability issues, those who rent the stalls eventually join them on streets.

Traders who acquire the stalls end up joining us on the streets because once we are on the streets, the buyers refuse to go to the markets too. It is convenient for buyers if they can buy while in vehicular traffic or while walking on pavements.

For stationery vendors access to land (vending sites) remains a critical challenge particularly in Accra. Most often they (especially owners of kiosk) pay monthly fees of between GH¢10 to GH¢15 per month for the sites they occupy.

The cost of land in Accra is beyond us. But government has land and should allocate us spaces to sell. We are all Ghanaians and we need to make a living. Not all of us can go to school and work in offices. I live just here [pointing to the building she sells in front], so after I was evicted from the Lapaz [a suburb of Accra] road, when the construction began, I decided to sell here and it's not bad. So far, am making good sales.

Stated a yam seller

For migrant street vendors their woes are compounded by high cost of accommodation in the cities.

In Accra here, rents are so high. I used to pay 400,000 cedis [GH¢40.00] per month where I lived. Landlords expect you to pay two to three years advance. It's not easy, so we cannot sit down doing nothing. We have school fees to pay. Here [pointing to her resident], I am squatting and would have to relocate when the landlord is ready to develop the land.

3.6.3. City Decongestion

Town and city planning and development has often affected the activities of street vendors. Road or market construction often requires relocation of traders. Local authorities also embark on decongestion exercises for one reason or another. For instance, in December 2009, Accra City Council launched the Accra Millennium City Project under the theme "A New Accra for a Better Ghana". Accra became one of 11 cities from Sub-Saharan Africa cities to participate in the Millennium City Initiative, a project being undertaken by the Earth Institute of Columbia University. The project is to assist the participating cities to design effective strategies to achieve the Millennium Development Goals (MDGs). Initiatives of the project include fresh efforts to clear the roads, streets and pavement of Accra off vendors, demolition of illegal structures and relocation of slums.

The construction of the new City Hall Complex has also necessitated relocation of traders at the Novotel market. The market was situated on a private land which was up for development, a collaboration between the AMA and the private developer. This was however characterized by a lot of drama from the vendors who threatened to embark on a naked demonstration to the seat of government. The traders resisted their relocation to the Pedestrian Shopping Mall at the Kwame Nkrumah circle but subsequently obliged following negotiations with the Assembly.

Participants at the focused group discussion noted a worry, the effect of decongestion exercises on their trade. They stated that while they are not against city development plans, they expect that affected traders are relocated appropriately. They noted lack or inadequate dialogue on alternative settlements; stating that often times, the alternative vending sites offered lack basic infrastructure to support their business. In effect, traders abandon allocated sites and return to the streets.

4. THE STATE OF ORGANISING STREET VENDORS

Historically, traders like other informal sector workers in Ghana have formed associations for solidarity purposes. The Ghana National Association of Hawkers and Street Vendors originally called the Accra Central Hawkers Association formed in 1991. It later changed to the Greater Accra Hawkers Association in 1994 and to Petty Traders Association in 1997 before attaining its current name in 2007.

The Association has local branches in the various markets such as Katamanto, and Agogbloshie in Accra central and others in Takoradi, Tamale, Koforidua and Kumasi. At the national level, the association has a leadership structure comprising of a President, General Secretary and Deputy General Secretary among others.

The Association estimates its membership in Accra over 30,000 of which 95 percent engage in street vending. It was gathered that usually vendors cease to be members once they are relocated to permanent vending sites according to the AMA's classification.

According to the national spokesperson of the Association, the aim of the association is to facilitate the involvement of street vendors and hawkers in policy making. Thus far, the association was involved in negotiations that resulted in the construction of the Odawna pedestrian mall at Kwame Nkrumah circle. Also in 1998, the Association proposal for creation of street market was realized when the then mayor designated areas around the old white Chapel and Okashie for street trading.

The Ghana Trades Union Congress has facilitated the affiliation of some existing informal sector associations and granted them associate status. Among the five (5) informal sector associates of the Ghana TUC are:

- The New Makola Traders Union
- The Ga East Traders Association
- The Greater Accra Tomato Traders Association

The StreetNet Ghana Alliance was established 2003 through the effort of StreetNet International. It is a network of associations of market traders and street vendors. It currently has establishment in the major cities including Accra and Takoradi; and estimates its membership at about 1,000. The membership of the StreetNet is drawn from the existing hawkers associations and the associates of the Ghana TUC.

Aside from members of StreetNet none of the street vendors involved in the study were aware of the existence of the network. While some expressed interest in joining the association if approached, others believed their street activity was only temporary.

Well, I don't intend to stay in this job for long. I am a caterer by profession but I do not have money to buy oven to bake. So am doing this to raise the money. Once I have enough, I will quit selling here.

Stated by a vendor.

5. CONCLUSION

The size of Ghana's informal sector is placed at 80 per cent of the total labour force (Hormeku, 1998). The large-scale retrenchment of labour as overriding consequences of structural adjustment in Ghana in the mid-1980s, coupled with the inability to provide employment for the emerging labour force has created a large pool of unemployed persons who have naturally gravitated towards the informal sector and more vulnerable forms of employment and income erosion in traditional sectors.

The activity of street vending is prevalent across all regions in Ghana, particularly in urban centres. Street vendors are largely young persons and women who have low education and tend to come from poor socio-economic background. The participation of children in activity has also been noted common.

Though street vending is an old economic activity in Ghana, its tremendous increase like the informal sector as a whole in the last two decades cannot be overemphasized. The rise in the activity has been met by antagonism from local assemblies and agencies of town and city planning in law enforcement duties. For instance, the Accra Metropolitan Assembly has often clashed with street vendors in its quest to enforce laws on street vending. Vendors like other workers in Ghana are also affected by laws regulating the relationship between employers and employees, taxation laws as well as copyright laws prohibiting piracy of original products and sale of pirated products.

Findings of the study point to very little evidence that growth in the sub-sector would halt without massive economic transformation engineered by sound economic policy. As noted, though many had regarded their street activities temporal, lack of opportunity for transition has facilitated permanency. In an economy like Ghana's where social protection mechanisms is largely the preserve of formal sector workers, informal activity is a justifiable option. The continuous defiance of AMA bye-laws by street vendors is an indication of strong drive for survival in the city.

There is the need for enhanced dialogue between policy makers and street vendors. Involving traders in city planning would not only facilitate ownership of policies but also ensure the needs of traders are equally catered for to foster industrial harmony.

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