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Erasmus

**SUSTAINABLE LIVELIHOOD OF PEDDLING AS A SMALL BUSINESS AMONG WOMEN
PEDDLERS IN GHANA: EVIDENCE FROM ASOKWA MUNICIPALITY**

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Disclaimer:

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Contents

<i>List of Tables</i>	<i>vi</i>
<i>List of Figures</i>	<i>vi</i>
<i>List of Appendices</i>	<i>vi</i>
<i>List of Acronyms</i>	<i>vii</i>
<i>Abstract</i>	<i>ix</i>
Chapter 1 Introduction	1
1.0 Background	1
Chapter 2	4
2.0 Literature review and Conceptual framework	4
2.1 Literature review	4
2.1.1 Introduction	4
2.1.2 Categorization of entrepreneurs	4
2.1.3 Overview of women entrepreneurial activities globally, in sub-Saharan Africa and Ghana	5
2.1.4 Overview of the informal economy in sub-Saharan Africa (SSA) where peddlers operate their businesses	7
2.1.5 Why women dominance in small businesses (peddling)	8
2.1.6 Sociological theory of entrepreneurship and women peddlers	8
2.1.7 Sociological factors of entrepreneurship	9
2.2 Conceptual framework	10
2.2.1 Sustainable Livelihood and Peddling as a small business	10
2.2.2 Sustainable livelihood conceptual framework	11
2.2.3 Limitations of the Sustainable Livelihood Framework	14
2.2.4 Sociological Theory of Entrepreneurship and Sustainable Livelihoods Framework	14
Chapter 3	17
3.0 Research Methodology	17
3.1 Background information on the study area	17
3.2 Overview of Respondents	19
3.2.1 Demographics of Peddlers (Respondents)	20
3.3 Research methodology and Methods	21
3.4 Data Collection techniques	21
3.5 Recruitment of Research Assistant	21
3.6 Research inclusion criteria	22
3.7 Research Exclusion	22
3.8 Sampling Size and Techniques	22
3.9 Data processing and Analysis	22

3.10 Limitation of the research	22
3.11 Researcher's positionality and ethics	23
Chapter 4	25
4.0 Getting to know peddlers	25
4.1.1 Livelihood Characteristics of Peddlers	26
4.2 Reasons why women peddlers engage in peddling/lack of market space availability/lack of fixed spaces	27
4.3 Challenges peddlers face in their businesses	29
4.4 Livelihood coping strategies of women peddlers	32
4.5 Conclusion	34
Chapter 5 Peddlers' relationship with the state	35
5.1 Efforts by the Asokwa Municipal Assembly to support peddlers (Current policies)	37
5.2 Neglect by local authorities	38
5.3 Conclusion	38
Chapter 6	39
6.0 Conclusions	39
6.1 Suggested Policy Interventions	41

List of Tables

Table 1.1 Categorization and Characteristics of Entrepreneurs	5
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List of Figures

Figure 1.1 DFID sustainable livelihood framework adopted and modified	11
Figure 1.2 Pictorial representation of sustainable livelihoods assets	12
Figure 1.3 Integration of Sociological theory of entrepreneurship and SLF	16

List of Maps

Figure 1.4 Map of Asokwa Municipality	18
Figure 1.5 Map of Asokwa Municipality in the National context	19

List of Appendices

Appendix A Interview guide for sub-category of women entrepreneurs	43-44
Appendix B Interview guide for Municipal Business Officer	45-46
Appendix C Interview guide for Households who buy from peddlers	46-47
Appendix D Interview guide for Municipal Spatial Planner	47-48
Appendix E Covid-19 protocol for data field data collection	49-52
References	53-56

List of Acronyms

SSA	Sub-Saharan Africa
ILO	International Labour Organisation
CBD	Central Business Centre
ASKMA	Asokwa Municipal Assembly
MPCU	Municipal Planning Co-ordinating Unit
GDP	Gross Domestic Product
GSS	Ghana Statistical Service
NBSSI	National Board for Small Scale Industries
DFID	Department for International Development
UNDP	United Nations Development Programme
SL	Sustainable Livelihoods
SLA	Sustainable Livelihood Approach
SLF	Sustainable Livelihood Framework
OECD	Organization for Economic Co-operation and Development
SMEs	Small Medium Enterprises
SDGs	Sustainable Development Goals
BOP	Bottom of the Pyramid
GHC	Ghana Cedis
KMA	Kumasi Metropolitan Assembly
LI	Legislative Instrument
MTDP	Medium Term Development Plan
GSS	Ghana Statistical Service
GSCSP	Ghana Secondary Cities Support Program
IGF	Internally Generated Funds
AAP	Annual Action Plan

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Abstract

Women in entrepreneurship have gained much popularity across the globe and especially in developing countries. Yet, it is a problematic situation to see majority of women small business owners such as peddlers in the Asokwa municipality of Ghana struggle to do business by trekking about with their goods. Growing populations make spatial planning difficult but important that urban planning addresses the needs of individuals in accessibility to space. The study investigated the peddling business by women peddlers including the reasons for peddling and established that lack of fixed spaces for peddlers affect their businesses apart from the fact that their businesses yield low profits (characteristic of survivalists' entrepreneurs). Women entrepreneurs need support with their varied businesses. They exhibit their 'need for achievement, 'risk taking' 'self-confidence and creative and innovativeness' as their personality traits and strengths. Peddlers operate their businesses in the society and rely on social networks for business growth. The state, local and private sector institutions are called upon to help address peddlers' poverty issues by adopting the sustainable livelihood framework by DFID to help make their peddling business provide a sustainable livelihood for them. Thus, building on peddlers' local resources and livelihood capabilities.

Relevance to Development Studies

The study contributes to the existing debates on women in entrepreneurship and the heterogeneity nature of their businesses in the informal economy. For better targeted policies for different kinds of women entrepreneurs, "we should not restrict ourselves to a singular meaning of entrepreneurship but should instead fully embrace heterogeneity and differences" (Welter et al 2017:317). Highlighting on the activities of a sub-category of women survivalists' entrepreneurs known as peddlers, investigating the peddling business without fixed spaces as an urban planning issue, exposes poor spatial planning systems which affects women peddlers. Adopting the sustainable livelihood framework and the sociological theory of entrepreneurship inform the state, local authorities, and other development practitioners to build on the livelihood capabilities of the low-income social units (peddlers), use their local resources such as livelihood assets for better planning for improved livelihood outcomes. This will promote women economic empowerment and reduce poverty towards achieving SDGs 1 which aim at poverty reduction.

Keywords: Sustainable livelihood, Peddling, Women Peddlers, Small business, Asokwa Municipality, Ghana.

Chapter 1 Introduction

1.0 Background

Among survival entrepreneurs (Berner et al. 2012:383) in developing countries it is often the case that many businesses are conducted from the home of the entrepreneurs and the activities and tasks of the businesses are mixed with the daily life and necessities of the households. This description typically applies to businesses in sub-Saharan African countries conducted from the veranda, a space outside the house from where women (almost always) sell food, fruits, food stuffs, used clothing, jewelries among others during a few hours of the day. Yet, another category of women survival entrepreneurs exists in the form of mobile vendors known as peddlers. A peddler is “any person who, in any place other than a fixed shop, sells and delivers his or her goods at the same time” (Benson 1985:76). Thus, peddlers rather conduct their businesses from door to door in their community while they carry their goods on their heads. To peddle is to run a business from hand to mouth but the additional characteristic is not having a fixed place to make the business visible to customers.

Peddling is a source of income for many women entrepreneurs in Ghana and especially popular among women in urban communities like the Asokwa municipality. It contributes to household welfare and economic development for peddlers' families (Rubinoff 1999:631). Peddling of food stuffs, second-hand clothing, jewelry, and footwear among others are appreciated because they are affordable by low-income earners. Peddling is crucial to food availability in households especially for older people who cannot travel to the market centers to buy food stuffs and a source of employment for women peddlers. So, there is more to peddling than an activity conducted by desperate and destitute businesswomen. It makes one wonder the kind of resources they use to do this peddling business. Peddlers, then, must have more to their economic life that much is not known about. And this makes it interesting to find out more about women peddlers and the peddling business.

This segment of entrepreneurs, who barely but skilfully manage to make ends meet, has rarely been considered in the literature on entrepreneurship, perhaps under the assumption that they would discontinue their business as soon as they find other opportunities. Yet, their numbers keep increasing despite the hardships and vulnerability associated with this kind of business. According to McClelland, entrepreneurs like peddlers have the basic characteristics as the “need for achievement, risk taking, self-confidence, creative and innovativeness” (Landstrom 1998:13 and Brmubis 2018:1) considered as the “personality traits” according to Coon (2004) in Simpeh (2011:2-5) make the individual want to pursue a goal. In theory, such is the plight of women peddlers with such ‘personality traits’ who strive to make ends meet. In poverty, they resort to peddling in a society with low level of ‘need for achievement’.

In reality, women peddlers living in poverty without other income generating livelihoods, make peddling their main source of livelihood coping strategy for survival. They face the difficulties of how to provide food for their families, pay for utility bills (non-payment leaves

some peddlers to live in houses without electricity) pay children's school fees and health care, being widowed, neglect by spouses who mostly are also jobless among others leaves peddlers with no choice than to peddle. Left with no choice but to peddle comes with another hardship where women peddlers must succumb to harsh weather conditions such as heavy rains and sunshine which put their health at risk. Worse of it is when peddlers must carry their babies on their backs for peddling whiles they carry their goods at the same time.

The study seeks to unearth why women peddlers choose to engage in such a business as a livelihood and how peddling provides a sustainable livelihood for them since they conduct these businesses without fixed spaces. This is because traditional views in the management literature indicate that the location of fixed space of a business is important (OECD 2020), such that it contributes to the success of the business in terms of having access to customers, safety and convenience, efficiency among others. But for peddling, it is not the case. So, why will women peddlers choose this kind of life to physically carry their goods and enduring all the hardships associated with this business instead of the ideal situation of remaining permanent at a place?

So, the main research question for this study is stated as: *In what ways does peddling as a small business provide a sustainable livelihood for women in the Asokwa Municipality of Ghana?*

To answer this question, I further employ other sub-questions to delve into the lives of peddlers and the peddling business. These include: *What are the reasons for peddling? What are the challenges and coping strategies associated with the peddling business?*

What is the relationship of peddlers with the government/ local authorities? and What policies exist to support peddlers without fixed spaces for business?

Whiles seeking to explore about the peddling business by women peddlers, another area of interest is to know about peddlers' relationship with the local authorities (state) of the Asokwa municipality. How the municipality see the peddling business is crucial to peddlers businesses especially when it comes to the use of space. The municipality is mandated to provide public welfare to people and for them to have access to appropriate spaces for businesses, transportation, communication, distribution networks among others (World Bank 2020).

This research paper is structured into six chapters. Chapter one captures the background information about survivalists' entrepreneurs known as peddlers, the nature of their businesses and the challenges they are confronted with. The chapter set the ball rolling about the lives of peddlers and how they use their livelihood assets available to them for their businesses.

Chapter 2 presents the literature review of the study with both theory and conceptual framework employed for the study.

Chapter 3 describes the methodological design used to conduct the study. A case study design with a qualitative method of collecting data was engaged. Respondents were interviewed based on their characteristics of being peddlers to get in depth information about the peddling business.

Chapter 4 presents the findings and analysis (Getting to know peddlers) of the study using the data from the field. The sociological theory of entrepreneurship and sustainable livelihood conceptual framework are used to understand peddlers and the peddling business.

Chapter 5 describes the relationship of peddlers' lives with the state/local authorities, specifically the Asokwa Municipality.

Chapter 6 as the final chapter draws on conclusions from the study and policy recommendations.

Chapter 2

2.0 Literature review and Conceptual framework

2.1 Literature review

2.1.1 Introduction

Entrepreneurship was first coined by J.A. Schumpeter in 1934 when the term was generally presented as an idea of individuals' controlling the economy by being creative, innovative, and adding technological change (Cunningham and Lischeron 1991:45). Similarly, the 'personality traits' by Coon (2004) could be said to have made individuals in the Schumpeterian days to want to 'control' the economy. Since then, other neoclassical economists saw entrepreneurship as the solution to all market problems of a capitalist system and providing solutions to problems such as job creation and profit making (Manalel and Cherukara 2011: 2 and Henrekson 2006:717). Defining entrepreneurship therefore means "achieving something new and tangible. It is production of wealth-goods and services and promotion of social welfare" (Mehmood et al. 2019:1) while an entrepreneur in simple terms is one who takes risks to become a 'new' business owner or one who has the capacity and willingness to develop and manage a business venture with its risk to make a profit.

Entrepreneurship in recent times have shown prospects of economic development and job creation for the many through Small Medium Enterprises (SMEs) such that governments have identified the area as one which can solve economic problems (Toma et al. 2014:437). This has been the debate since the 'Schumpeterian' idea of entrepreneurship came into being. In this regard, Shane (2007) as cited by Toma et al., agree that entrepreneurship is "a good solution because it provides relatively non-controversial way to increase the proverbial pie, creating jobs and enhancing per capita growth" (2014:437). However, depending on what kind of entrepreneurial activity (big businesses for profit making or small business out of necessity) one is engaged in, will determine whether the individual qualifies to be called an entrepreneur or not. This is because some scholars regard some type of businesses as not being entrepreneurial (Cunningham and Lischeron 1991:45) especially small businesses like peddling.

2.1.2 Categorization of entrepreneurs

Being an entrepreneur is based on what kind of economic activity the individual is engaged in. There may be many categorizations of entrepreneurs which include the growth oriented, the survivalists, the revolutionary and lifestyle entrepreneurs as explained by Fisher (2011). Entrepreneurship can also be categorized from the economic or social point of view. But the categorization of the 'growth oriented' and the 'survivalists' entrepreneurs (Berner et al. 2012:387) is the interest of this study. The 'growth oriented' entrepreneurs are those with higher expectations and are in the formal economy mostly while the 'survivalist' are in the informal economy

(Berner et al. 2012:387) where many of their economic activities are not coordinated. The table below gives a better characterization and categorization of these two types of entrepreneurs.

Table 1.1 Categorization and Characteristics of Entrepreneurs according to Berner et al. (2012) and Fisher (2011)

Growth Oriented	Survivalists
<ul style="list-style-type: none"> • They are first in the formal sector • Willingness to take bigger risks • Barriers of entry • Specialization • Mostly male dominated • Require huge sums of capital • Networks of business partners • They mostly live above the 'breadline' of society • They make enough profits and can make investments 	<ul style="list-style-type: none"> • They are in the informal sector • Take lesser risk • Network is family or kin • Businesses never grow into bigger ones • No entry barriers • Mostly female dominated • Less capital needed • Diversification rather than specialization (heterogenous in commodities) • They either stay within the 'breadline' or a little above the 'breadline' of society • They cannot make huge profits to even think of investments

This study on women peddlers identifies them as 'survivalist' entrepreneurs. And a peddler can either be a male or female but in this case however, the focus is on women peddlers who own small businesses and move about from one household to another.

2.1.3 Overview of women entrepreneurial activities globally, in sub-Saharan Africa and Ghana

Entrepreneurial activities among women have been recognized across the globe since the 1980's (Fielden and Davidson 2005:3) to be a key contributor to economic growth at various levels globally, nationally and locally. However, their efforts are not well recognized and compensated for their efforts. These businesses by women often lack adequate support (Fielden and Davidson 2005: xvi) from governments and local authorities. This can be attributed to their activities found mostly in the informal sector and not well coordinated. Similarly, because of the haphazard nature of their activities, it has become difficult for development practitioners to come out with appropriate statistics which measure their impact (Savrul et al. 2004:3)

Some global statistics however show that women small businesses are indeed contributing to economic growth across the globe. Evidence shows that entrepreneurship constitutes about two thirds of the world's total work as indicated by Lepeley et al. (2019) from small businesses. For instance, in Australia, small business creates around 7 billion jobs and 57% of Australia's Gross Domestic Product (GDP).

In America also, women owned businesses over the years have generated about 23million jobs and contributed to the economy with about \$3trillion (World Bank report 2013) Similarly, in Canada, there was about 208% increase in females in entrepreneurship as against their male counterparts of 38% between 1981-2001 (Savrul et al. 2004:13).

In Sub-Saharan Africa, small businesses are the vast majority in the informal sector with women dominance operating their businesses. According to Spring, findings from a study conducted indicated that about 95% of women are into small businesses (2009:13) in sub-Saharan Africa and small businesses account for about two thirds of employment for people (Ussif and Salifu 2020:63).

Again, more women are found in the active labour force and engage in businesses that economically empower them to support themselves and their families as Hallward-Driemeier (2011) indicated. Whiles their numbers keep increasing in the informal economy, their numbers rather decrease for formal jobs in the formal sector as Hallward-Driemeier (2013) explained because many women in SSA lack formal education. It is therefore estimated that about 50% of women's livelihoods depend on small businesses (entrepreneurship) in SSA according to Camps and Gassier (2017).

In Ghana also, in recent times according to Badu (2019), women owned businesses according to the Mastercard index of women's entrepreneurship constitute 51% of the active labour force as implying that almost half of the businesses in Ghana are owned by women whiles they contribute to economic growth. Meanwhile, as becoming the normal problem, about 80% of these women owned businesses as Badu (2019) said, lack the support especially in terms of financing their businesses.

Furthermore, about 90% of market share in Ghana comes from small businesses (Ntiamoah et al. 2016:559) and provide about 60% jobs to Ghanaians (Ntiamoah et al. 2016:560) whiles the success rate of small businesses in Ghana is 46% (Dzisi 2008:251). According to the latest World Bank report (2021), Ghana ranked 22nd out of 53 African countries on women in business and law index (myjoyonline 2021). Meaning women small businesses are a potential for income generation and poverty reduction.

Asokwa municipality in the Ashanti region of Ghana generate about 50% of Internally Generated Funds(IGF) of which part of this revenue comes from small business owners including peddlers. As indicated in the Local Economic Development Report (2020) of the municipality, about 40% of small businesses owners are women. This depicts a promising future for women in entrepreneurship if given the needed support and their activities well-coordinated in the informal sector.

2.1.4 Overview of the informal economy in sub-Saharan Africa (SSA) where peddlers operate their businesses

The informal economy according to Hart (2001), is “the self-organized energies of people escaping government structures” (Spring 2009:12) Again, it is a sector characterized by ‘unregistered’ and ‘unregulated’ businesses activities (Spring 2009:12) yet providing jobs for many people such as women peddlers.

In Sub-Saharan Africa, the informal economy has the potential to absorb both skilled and unskilled labour force. However, people with unskilled labour such as women peddlers are the majority found in the informal economy. It can therefore be said that “majority of the population depends on the informal economy for livelihoods” (Aryeetey 2015:159) and about seven out of every ten jobs created are found in the informal economy in Sub-Saharan Africa.

Correspondingly, by 2014, 70.9% of the labour force was found in the informal economy according to the International Labour Organisation’s report-ILO (2015) whiles 74% of them were women in retail businesses, 61% were males. Again, by 2019 according to ILO’s report there has been an increment to about 95% of women against 89% of men (Bonnet et al. 2019:11) in the informal economy whiles it harbours about 89% of jobs. These statistics simply imply that, the informal economy is fast growing progressively as the years unfold but with especially more women found in the sector. The need for reactivity in policy support is called to take place and for less privileged women in entrepreneurship.

Similarly, according to the Ghana Statistical Service (GSS), 86.1% of total employment in Ghana is within the informal economy with 90.9% being women as against 81% men (Haug 2014:2). Comparatively, 77% were women in the informal economy in Ghana by 2002 (Xaba et al.: 9) meaning that the numbers of women in informal economy keeps increasing among which these peddlers are part.

The above statistics show that the sector is the place for all manner of businesses by all kinds of people owning small businesses for survival. This is because their livelihoods are dependent on the sector. But because of the disorganised nature, business resilience and sustainability are a problem. The ability of small businesses according to Chadwick-Parkes to be able to withstand and recover from economic shocks whiles the businesses continue to operate to meet peoples’ demands and needs remain a problem (Fayomi et al. 2018:662) This is because most of these businesses are often struggling to operate in the midst of political instability leading to changes in policies, poor institutional structures and poor economic environment (Littlewood and Holt 2017:53) which are not conducive for the informal sector and small businesses growth. Thus, with women as the majority in the sector including women peddlers, they struggle to grow their businesses.

2.1.5 Why women dominance in small businesses (peddling)

Women dominance in small businesses is because of the 'push' or 'pull' motivation factors.

The 'push' factors are those which drive individuals into small businesses as 'necessity' but not because the person probably wanted to do the business (Fielden and Davidson 2005:4). The 'pull' factors are however those that drives individuals into having small businesses for prospects and self-fulfilment (Fielden and Davidson 2005:4). In explaining further, these 'push' or 'pull' factors can be said to be because of dissatisfaction of one's job, family support, flexibility of small businesses, difficulty in finding desired jobs among others. These can equally be said to be how social institutions and governmental structures have failed to meet individuals' needs that they are forced to make ends meet.

Some of the challenges often identified by researchers include poor or lack of managerial skills, funding, and sustainability among others especially because they're a 'one man' business or family owned and even worst among women entrepreneurs (Fielden and Davidson 2005:57).

As these 'push' or 'pull' factors affect women entering small businesses, it is still worth knowing that the reasons why they end up that way can be attributed to the fact that many women per the fact that they are females have other responsibilities like caring for their homes with limited time for business. Also, they still compete with their male counterparts for business resources and market demands without having any privileges.

In sub-Saharan Africa, small businesses are the vast majority with more women found to be operating these businesses. Thus, "most women-owned enterprises are micro and small-scale informal ones" (Spring 2009:14). Again about 95% of women were found to be small business owners out of about 148 women small business owners sampled across selected countries in Africa. 85% of them acquired their businesses by themselves without any form of networks (Spring 2009:13) depicting that, women are found to tap into every other untapped opportunity which affirms their heterogeneity nature.

2.1.6 Sociological theory of entrepreneurship and women peddlers

Entrepreneurship in a theoretical context is a "multifaceted phenomenon and cuts across many disciplinary boundaries such as management, economics, sociology, social anthropology" (Kaufmann and Dant 1998:6) among others. Landstrom (1998:13), agrees with McClelland that the qualities (the need for achievement, risk taking, self-confidence, creative and innovative) that make an individual to be entrepreneurially inclined, are embedded in the human society. These factors are activated by how people interact with each other in a sociological setting to build networks for purposes of business (Landstrom 1998:13 and Simpeh 2014:4).

It can also be said that entrepreneurial activities take place in sociological setting where some groups of people who may feel marginalized as to not getting any support from state institutions that they take actions that will benefit them economically. The plight of women peddlers

in this situation who find themselves in a highly competitive society without adequate support from institutions locally such as the Asokwa municipality leaves them with no other option than to resort to peddling for survival. Hence, entrepreneurship “analyses the social context, process and effects of entrepreneurial activity” (Reul and Lounsbury 2007:1). Entrepreneurship therefore offers opportunity to people to be ‘economically’ independent and liberating many from abject poverty such as women peddlers in the Asokwa municipality.

2.1.7 Sociological factors of entrepreneurship

In the sociological theory, factors such as ‘Social networks’, ‘life course stage context’, and ‘population ecology’ (Simpeh 2011: 4) help to understand the theory better. These factors are explained below to further understand the theory in perspective.

Social network theory is the “relationship between actors (such as individuals or firms)” (Borgatti and Ofem 2010:18). This is basically the social relationship the entrepreneur builds with customers and maintain some level of trust with them (Simpeh 2011:4). In the case of these women peddlers, to be successful means their everyday contact with household customers should establish some sort of social bonds and trust such that their goods can always be patronized while they may be recommended by neighbours to other households. Because identifying the ‘human economy’ is embedded in society (Polanyi 1992:34) which is the bedrock of entrepreneurial operation.

The **life course stage context** is the living of life’s experiences and how these affect one’s ability take charge of one’s life to achieve something for sustenance (Simpeh 2011:4). Based on some ‘harsh’ life’s experiences and the desire to have a life that can be well lived and fulfilled, small business owners such as these women peddlers try to engage in something as consolation to be seen to be actively ‘working’ and to be successful. They derive motivation from these life changing experiences. On the other hand, this might not be the case because some others may have fulfilled lives that do not require them to do anything. It is worth to note that such category of people is not the majority. Most people rather live in abject poverty with poor quality of life which compel them to do something for survival.

And the **population ecology**, more strength is derived from the social setting of a particular place and has to do with policy issues, politics, market factors (Simpeh 2011:4) among others which contribute to the success of small businesses. For instance, taking women peddlers into consideration, one major issue is whether they get any form of support from the government and the fact that if they even have access to information about such support policies since they are in the informal sector. Again, they are a minority group of women entrepreneurs who may not be considered in decision making processes.

2.2 Conceptual framework

2.2.1 Sustainable Livelihood and Peddling as a small business

According to Chambers and Conway in 1992, “a livelihood comprises the capabilities, assets (stores, resources, claims and access) and activities required for a means of living” (Krantz 2001:1). Hence a livelihood can be said to be sustainable when it can cope with and recover from stress and shocks (Krantz 2001:1) For instance if peddling is a livelihood venture, peddlers must have access to resources coupled with their capabilities to make peddling be able to cope and recover from stress and shocks. Sustainability therefore in this sense is the ability of the peddling business to be resilient in the sense that business challenges are easily overcome by the business without any difficulty while it remains operational and viable.

Peddling as a livelihood has been the long-time business for many people in both rural and urban areas but now a more urban economic activity because of population increase and migration of people into urban cities. Peddling therefore provides employment for women peddlers where their lives are dependent on it since it provides income for their economic needs (Benson 1985:76).

Peddling as a livelihood cannot be said to be sustainable because the informality of the business makes it difficult to withstand and recover from any major setbacks especially financial constraints among others. Viewing the business from the sustainable livelihood lens, not having access to fixed spaces for their business and the lack of financial sustainability (constant flows of funds), peddlers’ ‘personality traits’ alone do not favor them. At the ‘bottom of the pyramid’ (BOP) that they are, the lack of targeted support makes it difficult to appreciate peddling to provide sustainable livelihood. However, if their local resources (assets) such as the ‘human, physical, social, personal, and financial capitals’ (GLOPP 2008:3) can further be developed within the sustainable livelihood framework, peddling could provide a sustainable livelihood for peddlers.

In the quest to reduce poverty among less privileged people, the sustainable livelihood framework was designed by the United Nations Development Programme (UNDP) to help other organizations like state and those in the private sector deal with issues of vulnerabilities and poverty. And since then, international organizations such as CARE have adopted the framework to solve development problems (Krantz 2001:2-3)

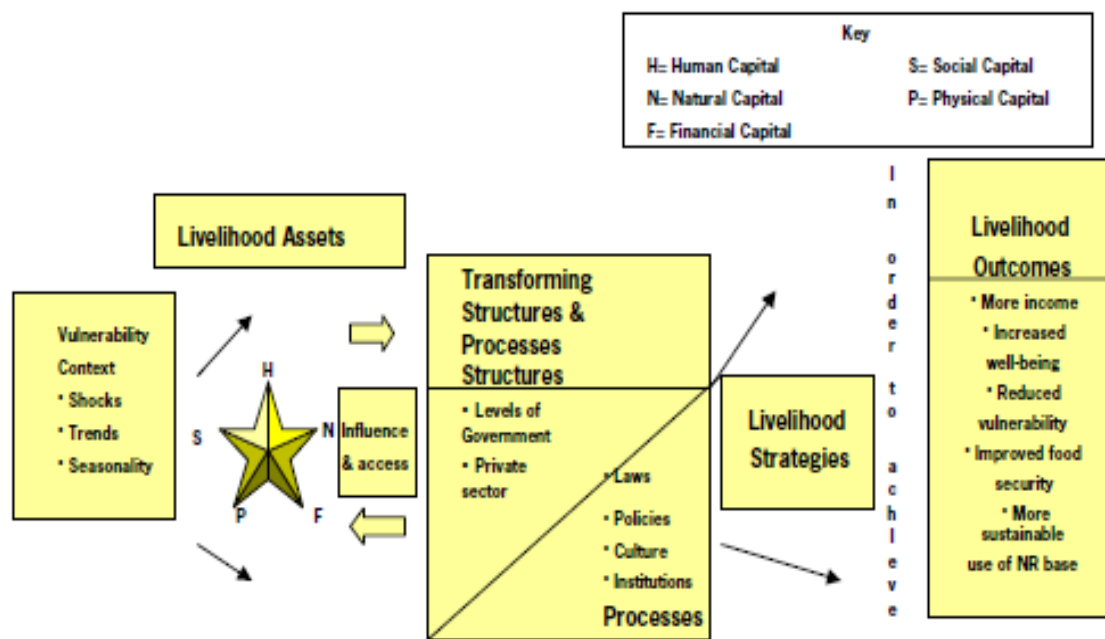
Similarly, the approach was adopted to clearly understand how peddlers’ lives within their social structure (with social institutions) and local governmental institutions such as the Asokwa municipality can embrace the local resources of these women peddlers and to support them. As they continue to peddle in the society, various institutions must function to support to build better social networks and to promote a resilient and sustainable peddling business.

2.2.2 Sustainable livelihood conceptual framework

Working towards making peddling as a sustainable livelihood for peddlers, the Sustainable Livelihood Framework (SLF) by the Department for International Development (DFID) was adopted as the framework of analysis for this research paper. The SLF is “the ability of a social unit to enhance its assets and capabilities in the face of shocks and stress over time” (Mores et al. 2009:3).

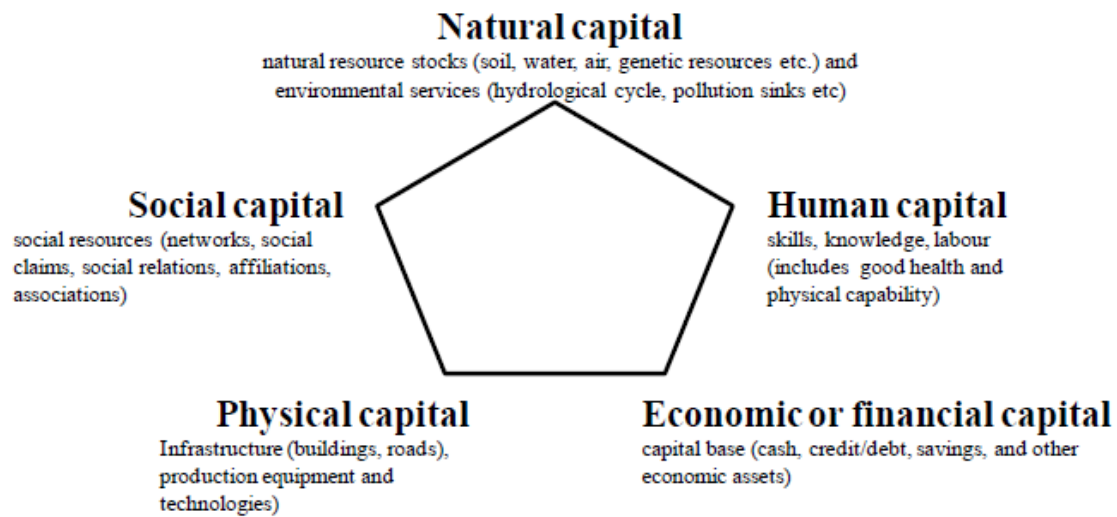
It is about assessing a situation which is able or would be able to be withstand ‘stress’ or ‘shocks’ when they occur. An example for instance could be the effects of Covid-19 on the peddling business and how peddlers’ businesses have been able to recover from the effects. It could also be the stress or their struggle to find fixed spaces for their businesses amidst their financial constraints. Partly because of population increase and the struggle for space or failure of local authorities to provide for their needs.

Figure 1.1 DFID sustainable livelihood framework adopted and modified



Adopting the livelihood sustainability framework above as an approach to reduce poverty among less privileged people, it views poverty as a phenomenon and how it interacts with society, and how it can be reduced to promote development (Scoones 1998:5). The framework presents an analysis at various levels; from the vulnerability context of a social unit (peddlers) and how their access to the five interconnected livelihood assets (personal, human, financial, social, physical capitals) can be developed to transform their own lives. Scoones (1998) refer to the five interconnected assets as capital endowments. Below is a pictorial representation of these livelihood assets.

Figure 1.2 Sustainable livelihood assets (capital endowments by Scoones (1998)) adopted to explain the interconnected livelihood assets for women peddlers



Again, Scoones (1998:5) explained that the framework of analysis can be applied at various levels such as from the household to the household cluster, town, region among others whiles assessing how at various levels sustainable livelihoods outcomes can be achieved. The flexibility in adopting the framework therefore makes it a better choice for addressing poverty related issues for less privileged social units such as peddlers.

At the institutional level, it gives guidance to state organisations such as the Asokwa municipal assembly and other private organisations in the design of policy interventions to reduce poverty for quality of life.

Consequentially, if individuals have access to their livelihood assets, with fully functioning institutional structures, dynamic strategies would be employed to support individuals realize improved livelihood outcomes as Krantz (2001) and Glopp (2008) explained. Thus, promoting a holistic approach to development where all the actors for development are involved and development activities directly affect the individuals. Hence, it becomes ‘human centred’ ‘multi-levelled’ ‘sustainable’ and embraces ‘dynamic initiatives’ (Chambers and Conway 1991 :2) where people are stakeholders of their own developmental challenges and successes as they contribute to the design of local policies and interventions at the planning stages.

Furthermore, sustainable livelihood is based on the ideologies of ‘capabilities’ ‘equity’ and ‘sustainability’ (Chambers and Conway 1991:3) of less privileged people. With Amartya Sen’s ‘capability approach’ as the bases in this regard, Chambers and Conway (1991) described that less privileged people’s livelihoods improvement goes beyond that of material possessions (economic growth) but rather depends on their capabilities to achieve quality of life which involves well-being of having the ‘freedom’ as Sen (2001) puts it to choose freely the luxury of life.

Correspondingly, 'equity' in real terms for issues of poverty for a marginalized social unit such as these peddlers, would mean equal distribution of real incomes and assets (Chambers and Conway 1991:3). Contrary to this however, this has never been the case but a continued unequal distribution of incomes, assets among others.

The framework of analysis therefore in promoting poverty reduction in the social perspective, is to improve the livelihoods of vulnerable social units with access to the five livelihoods assets. Their capabilities become what their livelihoods depend on to ensure their self-sufficiency (Chambers and Conway 1991:3) in an era of urbanisation and high population growth.

According to Chambers and Conway (1991:2) however, they explained that in as much as the need for reducing poverty for poor social units is paramount to good life, there are other factors such as the 'employment thinking' and the 'poverty-line thinking' which are repellent to a transformation. Therefore, the reality that more people are poor and without better jobs coupled with failed urban planning situations compels them to create their own 'workplaces' where they work under undesirable conditions such as not having fixed spaces for business in the case of these peddlers. It is therefore ideal for individuals to live above the poverty line in terms of 'incomes and consumption' to include the measurement of quality of life relating to wellbeing (Chambers and Conway 1991:2).

Relating the sustainable livelihood framework of analysis in the case of the women peddlers, sustainable livelihood framework as Krantz (2001:20) elaborates, say that it is a 'way of thinking' about poor people and poverty whiles focusing on their already livelihoods to ascertain the gaps for development for design of specific interventions. In this research scenario, the already existing livelihood of these women is peddling and to find ways of making peddling business sustainable, the need for radical assessment of their situation must be carried out. Implying that their access to the five interconnected capitals (human, physical, personal, social, and financial) must be identified and put into judicious use to build sustainable livelihoods strategies for improved livelihoods outcomes.

Peddlers' livelihood assets accessible to them include the physical and natural capitals which deals with peddlers' accessibility to the natural space and physical structures such as markets or fixed spaces for business. The human capital which is their natural skills including their physical strength (labour), good health and any special skills for such a business, their economic capital which has to do with their ability to access financial resources from credible financial sources, savings among others, their social capital which deals with how peddlers establish local networks and build lasting relationships with their clients for their businesses. Accessibility to these assets will improve peddlers' livelihood outcomes.

2.2.3 Limitations of the Sustainable Livelihood Framework

The sustainable livelihood framework as adopted by many development agencies have appeared to be the ultimate choice to solving social problems relating to poverty reduction among poor people because they rely on various activities to make a living (Krantz 2001:21). Yet the framework comes with it some shortfalls.

The understanding of poverty is vague in the sense that poverty is viewed as economic deficits of people (Krantz 2001:21) but Scoones (1998) goes further to explain that it goes beyond economic growth (material possessions) to including the well-being of people. Besides poverty can be viewed from different dimensions which could include peoples' geographical setting, cultural, ethnic either than only economic such that people or a social unit cannot be seen as homogenous as development practitioners envisage (Agrawal and Gibson 1999:630). So, for peddlers, they may have different levels or areas of poverty which cannot be generalized. This can be said that the challenge of peddler A who sells food stuffs may be different from peddler B who sells footwear. Therefore, homogenous as they may be as peddlers, differences in their challenges exist because they deal in different commodities. This will call for a comprehensive poverty analysis to be conducted which however will require more resources to do especially financially.

2.2.4 Sociological Theory of Entrepreneurship and Sustainable Livelihoods Framework

In a sociological setting where people constantly live together and interact with each other, the community in which they find themselves become their first potential market where entrepreneurs meet with their clients.

Introducing the 'locus of control' by Rotter (1966), he categorized this into both 'internal and external' locus of control within which entrepreneurs in a sociological setting operate.

In his explanation, he said that the internal locus of control is the situation where people such as women peddlers believe that they can change their own lives economically and socially by their actions (peddling). So, they take their destinies into their own hands to engage in peddling. On the other hand, with the external locus of control, these are external forces such as the activities of local authorities which do not favour peddlers, yet they cannot do anything about them. An example is that, because of poor settlement planning by the municipality, peddlers lack fixed spaces for their businesses which is beyond their control. Hence, these two scenarios explain in the natural sense why women peddlers indulge in the peddling business. They feel that in both ways, they must do something to better their lives rather than relying on societal and institutional structures to favour them.

Peddlers, therefore, act within the facets of the sustainable livelihood framework and the sociological theory of entrepreneurship to operate their businesses. Peddlers utilize their livelihood assets available to them from the five interconnected assets to run their businesses. The development of these assets can improve peddlers' lives. But these livelihood assets will be of no use

to peddlers in the absence of a societal set up. Hence, the sociological theory of entrepreneurship with the factors which include social networks, population ecology and the life course stage context become the frame within which peddlers use their livelihood assets to operate their businesses. In other words, the existence of these assets and those that peddlers can use to their advantage rest in the human society. Thus, making both the SLF and sociological theory of entrepreneurship interdependent on each other.

Again, one element stated in both the framework and theory is social capital and network. This, social scholars such as Scoones (1998), Simpeh (2011) among others agree that it is the interactions and relationships people build with others in the society. Since it revolves around peoples' relationships, it promotes business activities within the social structure where society is used as 'market' for goods and services. It then becomes an asset for peddlers to use in their favour.

Furthermore, the framework and sociological theory, agree that institutional structures play vital roles in addressing the needs of poor people. Institutional structures influence livelihood strategies that will affect peddlers lives to realize improved livelihood outcomes according to Scoones (1998), Chambers and Conway (1991). The political structure or environment, market policies and how peddlers are affected counts. How they can access support from government and even if such support systems exist to their knowledge that is access to information.

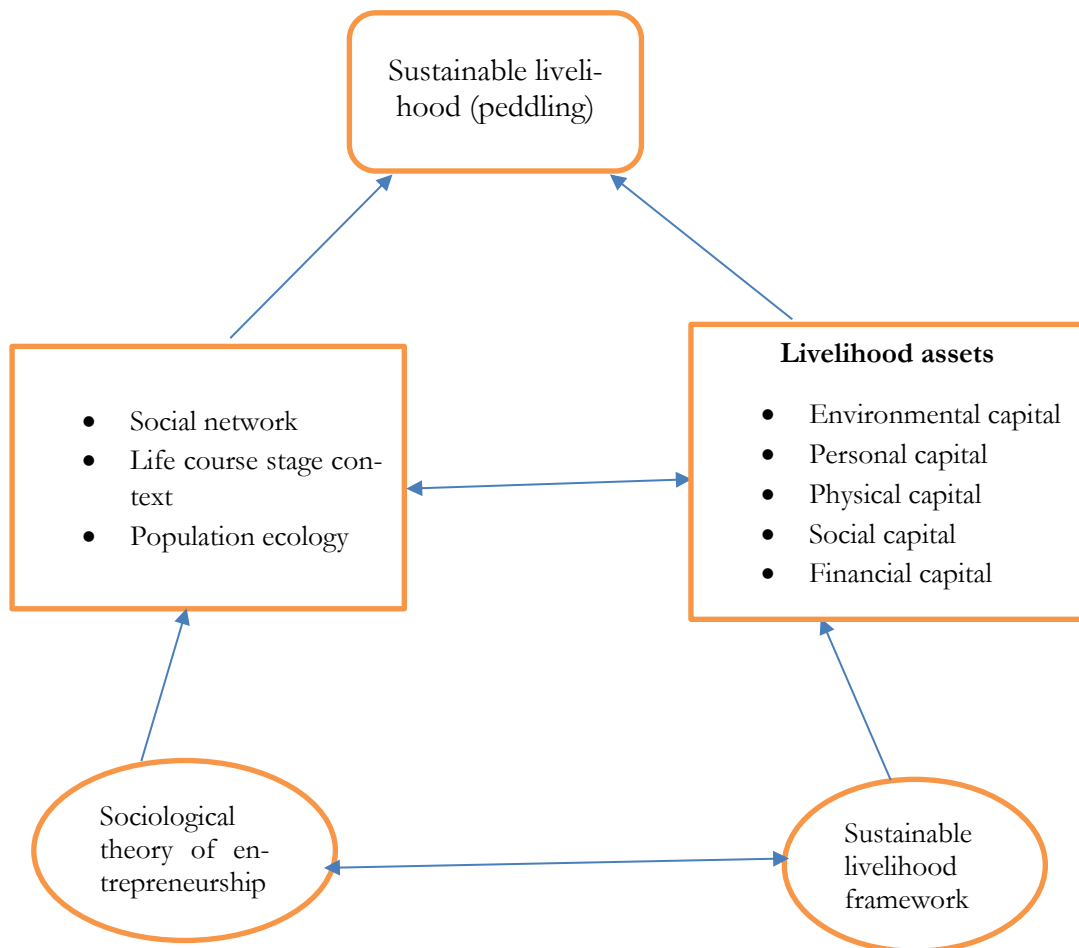
However, this 'life course stage context' as part of the sociological theory, which talks about how peoples' life experiences can influence them to try to do something to support themselves, revolves around how hardships still linger in the society for vulnerable groups. Consequentially, if peddlers for instance lack access to the capital endowments as Scoones (1998) put it, suffering will be continued because people's vulnerability levels will be high even if they have the 'personality traits' to own their small businesses.

Therefore, for peddling business to provide sustainable livelihood for peddlers, it must first be established that society and human interactions play a vital role in establishing a business. Because anything transaction rest on society (Landstrom 1998:13) and institutional structures must work within the strengths of less privileged people to design livelihood strategies that will result into sustainable livelihood outcomes.

The graphical representation below envisages how the sustainable livelihood framework and sociological theory of entrepreneurship can be integrated to make the peddling business provide a sustainable livelihood for peddlers. Because they are interdependent on each other. From the bottom of figure 1.3 an arrow connects the two oval circles below to show an integration of both SLF and sociological theory. Then each circle has separate arrows pointing to two square boxes above them showing the factors of both the SLF and sociological theory. An arrow connects these two squares also and again showing another integration of the factors. And then with the two separate arrows pointing from each of the squares to top square depicts sustainable livelihood for peddlers. This simply imply that, there cannot be the framework nor

the theory working alone but the need for their integration of the two because of their interdependent nature. Thus, depicting a pictorial form that the SLF and sociological theory work together to achieve positive results.

Figure 1.3 Integration of Sociological theory of entrepreneurship and SLF



Source: Author's construct

Chapter 3

3.0 Research Methodology

3.1 Background information on the study area

The Asokwa Municipal Assembly (ASKMA) was carved out the Kumasi Metropolitan Assembly (KMA) by a legislative instrument (LI) 2294 in 2018 and was inaugurated to commence operation on the 15th March 2018 (MTDP 2018-2021). The municipality has a population of about 187,887 with 89,811 being males whiles 98,078 are females. The population growth rate of the area is 2.7(MTDP 2018-2021).

The municipality has eighteen (18) towns and is in the centre of the Ashanti region. It is located between latitudes 6.35°N and 6.40°S and longitude 1.30°W and 1.35°E (Asokwa MTDP 2018-2021) and shares boundaries with other major municipalities such as Oforikrom, Subin, Bosomtwe and Nhyiaso respectively.

Rapid urbanisation has led to high demand for space for industrial and commercial purposes than agriculture. Thus, the municipality is the 'industrial hub' of the region with major industries and shopping centres such as Guinness Ghana Breweries, Coca-Cola, Timber and Logging companies, the Kumasi city mall among others situated in the municipality. This has equally led to the influx of migrants from within the country and across the globe who settle in the municipality for work and business. Approximately, 5% of the land has been developed into commercial and industrial use, whiles the remaining is for other smaller commercial and residential use. The total land area of the municipality however is 23.0 sq.km. (Asokwa MTDP 2018-2021).

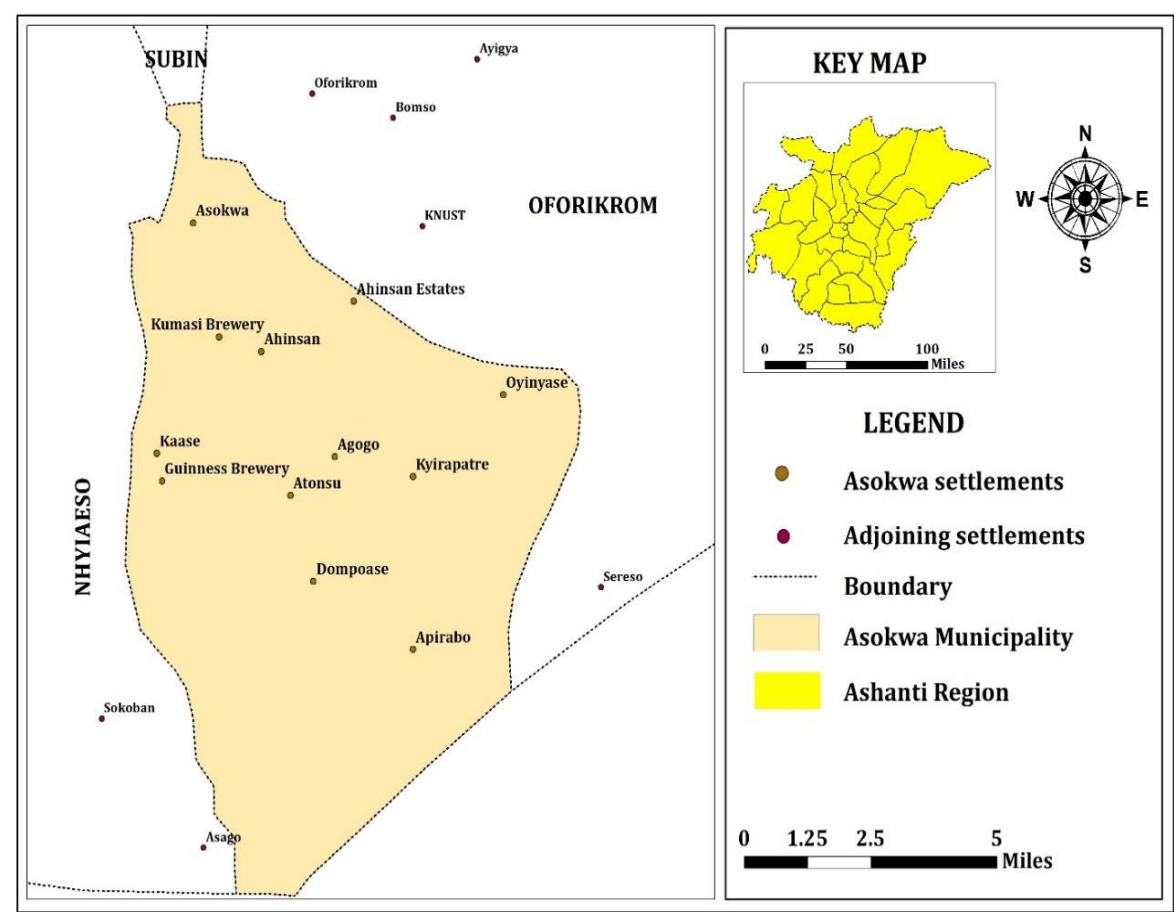
In 2010, according to the Ghana Statistical Service (GSS), the failure to effectively implement the municipal's spatial plans and proper rezoning has led the unplanned development of illegal structures such as kiosks, encroachment of waterways, hijacking of streets for business, peddling by women peddlers among others (Asokwa MTDP 2018-2021) because all these developments have had to face the problem of securing appropriate locations for their residence and for businesses.

Asokwa is said to provide a good business environment for doing business because of its industrial and commercial nature. And this is evident in the retail and wholesale businesses that exist in the municipality. So, it is estimated that out of the 91.2% working in the private sector, 79.2% of them are however in the informal economy according to the Ghana Statistical Service (Asokwa MTDP 2018-2021) where women peddlers are a part.

In the Asokwa municipality petty trading is the most seen business engaged in by traders though it is considered an industrial hub. As a developed urban area, the struggle to manage urban growth is a problem. Therefore, in an area like this, low-income people such as women peddlers resort to peddling to meet the high living standards in the municipality. And the only way to

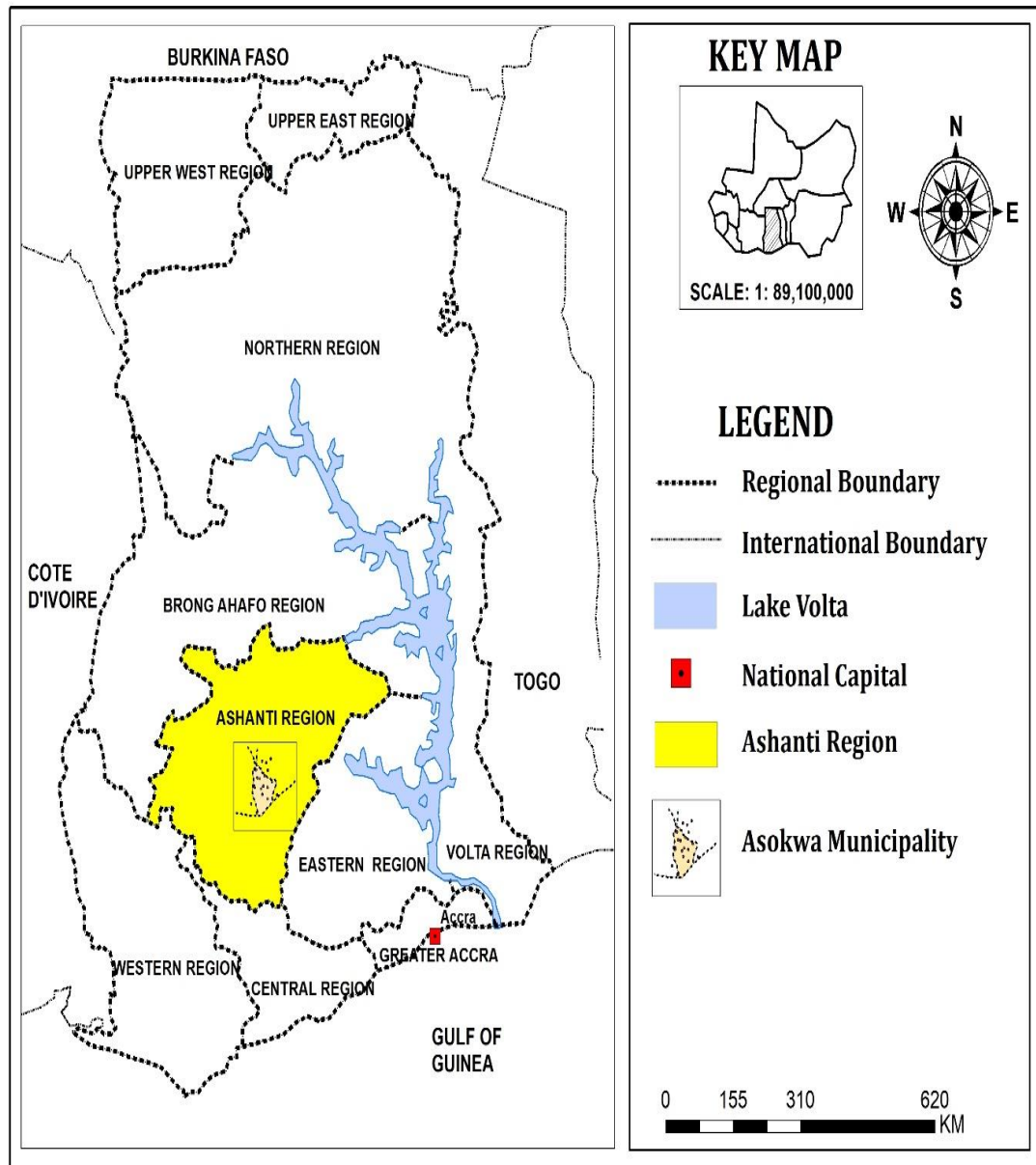
peddle is to utilize their human capital in trekking from one place to another to run their businesses for survival. Apart from the existence of the municipality as government institution, not much is known about non-governmental organisations to help in the urban management of the municipality in competition for space.

Figure 1.4 Map of Asokwa Municipality



Source: MPCU, ASKMA, 2018

Figure 1.5 Map of Asokwa Municipality in the National (Ghana) context



Source: MPCU, ASKMA, 2018

3.2 Overview of Respondents

Women Peddlers (vendors) are those ‘survivalists’ entrepreneurs who form part of the informal economy of urban cities (Berner et al. 2012:383). They are mostly mothers who are faced with various economic and social challenges such as low incomes, owning small businesses, poor business managerial skills, inadequate funds for businesses and low educational status (Amu 2005:2-4). Poverty is the driving force which pushes these women to resort to peddling.

They are part of mobile vendors, street vendors as identified in Ghana and other countries such as Vietnam, South Africa, Zimbabwe, Uganda among others across the globe as Mittullah (2003), Turner and Oswin (2015) explained in their various work. Just as mobile vendors move from one place to another to sell their goods, street vendors also sell on major streets like these peddlers. However, for women peddlers, the understanding is that, though they are like mobile vendors and street vendors, they trek on foot, carry their goods on their heads and sell on minor streets to their clients within their communities. They move from one household to another in these communities where they also live.

In recent times, these peddlers aged between 20-60years have emerged in urban Ghana including the Asokwa municipality and who form part of women owning small businesses in the informal economy. They are quite a number but form a vulnerable group among other women entrepreneurs who are not well recognized and fall below the bottom of the pyramid (BOP). They do not have any organized associations with which they can identify with but only do this kind of businesses out of necessity. They form part of the supply chain in retail business and do not engage in wholesale like their counterparts in upland Vietnam as Turner and Oswin (2015) explained.

Women peddlers are a homogenous group by their style of business which is to trek about within their communities. However, they are heterogeneous in the kinds of goods they sell. Their strategies indulged in selling include moving in pairs, selling on credit to known customers based on trust and the acquisition of goods from suppliers on credit. They rely largely on trust between them and their clients.

3.2.1 Demographics of Peddlers (Respondents)

The study captured a total of 27 respondents across the Asokwa Municipality. This was made up of 2 management staff from the Municipality, 5 household representatives and 20 women peddlers representing 7.4%, 18.5% and 74.1% respectively. The management staff who participated in the study were the Municipal Spatial Planner and Municipal Business Liaison Officer.

The sex distribution of respondents is such that, apart from the two institutional personnel who were males, all other respondents were females, accounting for 7% and 93% respectively. Women representation accounts for a bias because basically the study is focused on women peddlers. Thus, all peddlers interviewed were women. The selection of female household respondents was based on their availability and willingness to participate in the study.

Age wise, all 27 respondents covered in the study were adults, with none being below the age of 20. The minimum and highest ages recorded were 23 and 57 years respectively, with the average age being 40 years. Majority of peddlers fall within 30-40 (35%) and 40-50 (35%) years age group. Another 20% fall within 50-60 years and the remaining 10% fall within 20-30 years. Also, all household heads interviewed were above 40 years, with 40% being in the age group 40-50, while the 60% fall within 50-60 years. Both institutional personnel were between 30-40 years.

Concerning marital status, the study found that most peddlers were married (40%), with 25% being single, 25% divorced and 10% widowed. Among household heads, 60% were married while 40% are divorced. Institutional personnel were both single. A probe into family life of peddlers revealed that all peddlers interviewed had children and other family members who depend on them. Thus, about 90% of the peddlers engage in the business to feed their families. This implies that peddlers and their families' lives are dependent on peddling as their livelihoods for survival.

3.3 Research methodology and Methods

This research paper used a case study qualitative approach to engage women peddlers operating the peddling business in the Asokwa Municipality of Ghana. A case study is “a method of studying elements of our social fabric through comprehensive description and analysis of a single situation or case” (O’leary 2017:215). Case study allows for “intensive analysis and description” (Hancock and Algozzine 2017:9) of the particular social unit, and in this case, women peddlers.

This approach was used because the study seeks to explore the activities of women peddlers as part of women survivalists’ entrepreneurs. And it helped to get in-depth knowledge about this sub-category of women entrepreneurs (peddlers) whose activities among the larger group of women small business owners are not well known. Targeting only women peddlers in running businesses without fixed spaces helped to understand their businesses, their challenges, coping strategies and exposed views and perceptions of individual respondents (peddlers, households, and municipal authorities) about the peddling business. However, in a situation such as this, when dealing with a case study, the research cannot claim representation or generalization (Hancock and Algozzine 2017:10), of their situation to be same for all women entrepreneurs or even all women peddlers.

3.4 Data Collection techniques

Interviews (semi-structured interviews) were employed whiles researcher resorted to taking notes for easy interpretation of data. The technique was to provide uniformity and data reliability (Segal et al. 2006:124) in answers by respondents. The technique allowed for respondents to openly share with the researcher their candid opinions about the peddling business.

Observation was also used to gather more primary data whiles some secondary data required were taken from existing official data such as the municipal reports and other relevant materials.

3.5 Recruitment of Research Assistant

An experienced research assistant with the department of planning of the Kwame Nkrumah University of Science and Technology was recruited to carry out the data collection exercise. It was a good option to pick her to identify with the women peddlers since the covid-19 situation did not allow me to travel back home. She is fluent in the English and the local languages of the area which made it quite easier for her.

The research assistant was taking through a day's training on how the data was to be gathered. She also kept in constant touch with me while she was on the field for some further clarifications. The research assistant was hired based on professionalism and experience.

3.6 Research inclusion criteria

The research selected only women peddlers as the sub-category of women entrepreneurs, some households and two municipal staff (the municipal spatial planner and the business liaison officer from the business department) because they are the local policy makers. And their actions affect the activities of women peddlers. Some households were selected also based on their availability and willingness to be part of the study.

3.7 Research Exclusion

The selection criteria excluded any woman who was an entrepreneur but not a peddler, households that were not available and willing to participate were excluded from the study. The research focus was to investigate the peddling business of peddlers and not every woman entrepreneur.

3.8 Sampling Size and Techniques

A sample size is the population out of which the respondents were selected (O'Leary 2017:381). A sample size of 27 respondents (20 peddlers, 5 households and 2 municipal staff) were interviewed using a semi-structured interview guide. This number of respondents was considered to at least cover a considerable number of the target population.

Purposive sampling as a non-probability sampling technique (O'Leary 2017:387) was employed to select respondents especially women peddlers. Thus, researcher was selective in who to be part of the study to get the in-depth information about the subject matter. The intention was however not for generalisation.

3.9 Data processing and Analysis

The qualitative data gathered from the field through interviews using the interview guide, observations and personal notes were transcribed from the local language into English, coded and arranged according to themes and sub-themes for purposes of deriving meaning for better illustration of the research objective and question the study seek to answer about women peddlers and the peddling business.

3.10 Limitation of the research

Investigating peddlers was a big challenge because the nature of their economic activity involved movement from one place to another. This made it difficult to easily meet these peddlers in the communities. The data collection was very time consuming and tiring since the research assistant had to trek for close to an hour to meet at least one respondent. At some

instances too she had to walk side by side with some peddlers to get their story by engaging them in a conversation whiles they sell their goods.

Because of my absence too, I missed out on respondents' body language and facial expressions due to poor network affected by bad weather caused especially by rains. The month of August is the peak of the rainy season in Ghana and normally networks are affected badly. This did not allow for live or video interviews to be conducted. However, the research assistant was able to record the live sessions and sent to me. Surprisingly, I was amazed at the excitement in peddlers' voices because they were happy this study was being conducted about them.

3.11 Researcher's positionality and ethics

Positionality is a researcher's stand or view about a study and why the researcher chooses to take that stand (Lin 2015:3). Positionality is influenced by individual's beliefs, sex, sexuality, life experiences, religious background (Holmes 2020:2) among others.

Growing up as a young female and a small business owner dealing in locally handmade cloths, from personal experiences and observations of how women fared in businesses, I got the motivation to explore about women peddlers in the Asokwa municipality. I have observed them as they constantly resort to peddling for several years yet without necessarily having a great impact on their lives.

I have been surprised at how these peddlers are able to do the kind of business they do whiles they support their families, compete for standard of living and without these businesses collapsing.

As a young professional, I have managed my small business online as a side business to support my job. From experience I see the location of a business as being crucial to business success and the normal way is to either have a fixed space or run the business from home than peddling about.

But to manage a business such as peddling without fixed spaces nor the adequate financial strength to acquire fixed spaces, I see it to be difficult. Peddlers also lacked any form of technological training on how to make deliveries to customers using mobile phones among others. The inspiration therefore is to research about women peddlers and how peddling can provide sustainable livelihood for women peddlers.

As ethical considerations remained crucial to this research, a safe environment was created comfortable enough for respondents to freely express themselves. They were made aware of the reason for the data collection, why the research was being conducted and what benefit they stand to gain. Their identities were protected (anonymity) whiles their consent was sort for at every stage.

Again, the study was conducted during the covid-19 pandemic which required respondents be protected from the virus.

All respondents were provided with nose masks and hand sanitizers during the interviews. Each person wore nose masks before the interview was conducted. Meanwhile, before every interview, the first two sentences on the interview guide reminded the research assistant to first talk about covid-19 and how they can protect themselves, their clients, and families from contracting the deadly virus. Respondents were made aware that findings of this research were for purposes of academics.

Chapter 4

4.0 Getting to know peddlers

The study employed the sustainable livelihood framework and the sociological theory of entrepreneurship to understand and analyse peddling as a livelihood activity in the lives of women peddlers. A qualitative design was used to get in depth information from peddlers through interviews. As peddlers have adopted peddling as a life coping strategy, the study was conducted to assess in what ways peddling as a business without fixed spaces provide a sustainable livelihood for women peddlers in the Asokwa municipality. The reasons why women peddlers choose to peddle, their challenges and livelihood coping strategies, their relationship with the state and current policies for peddlers were all investigated.

The findings clearly showed that most women peddlers are ‘survivalists’ entrepreneurs who run the peddling business mainly to support their households rather than aiming at making profits while it remained the main source of income for their businesses. Thus, it can be said that survival entrepreneurs tend to diversify their sources of income. The key characteristic is that indeed the aim is to support the household but in view of stabilizing the income and not in terms of accumulating and making the business grow. Few women peddlers who had shops rather use this mode of trading as a means of expanding the scope of their business and attracting more customers (advertising). Most women peddle to supplement the meagre income from spouses (for those married) to support in buying ingredients and payment of utility bills and children’s school fees. One peddler expressed how peddling has become her main source of income for livelihoods in her household.

“This business is the only work I can do for survival. I have no formal education or vocational skills; peddling, is all I can do. However, I do not have enough financial capital to establish a bigger business, so I resort to peddling. I took loan of a small amount of about 200ghc (€ 30 equivalent) from a microfinance institution to start this business. But because I do not have collateral, they cannot trust me with big amounts to invest in bigger business” (Peddler 9, August, 2021).

Thus, peddlers’ main source of income is dependent on peddling which is their livelihood. Apart from the few married ones who get little incomes from their spouses, peddlers did not have any other sources of income. They therefore rely on their community as their client base while they use their physical strength (human capital) accessible to them to operate their businesses from door to door. It is worth mentioning that livelihood assets available to them does not necessarily mean that all five livelihood assets are available to them. And does not also mean that any of these assets is more important than the other. But it is better that they are accessible to peddlers in the positive ways for their businesses. In the case of peddles, the human and social capitals are the most used assets by them while the lack of physical and financial capitals pushed them to do more peddling about to keep their businesses running.

4.1.1 Livelihood Characteristics of Peddlers

Livelihood characteristics can be said to be those features of a social unit as they engage with livelihood assets available to them in a livelihood activity for quality of life. These include the human, physical, social, financial, and natural capitals as explained by Scoones (1998). These assets translate into the 'means of production' for peddlers to use in their daily peddling businesses. Thus, peddlers require markets for marketing and distribution of goods, equipment, and other tools to store and transport goods, raw materials among others.

In assessing the ways in which peddling provide a sustainable livelihood for women peddlers, the study identified some livelihood characteristics similarly to what Soas (2000) and Stearns (1985) explained, and which also apply to women peddlers and their peddling businesses.

Peddling as the livelihood activity for peddlers as understood by how Scoones (1998) explained, required that livelihood assets are to be available to them for quality of life. But operating business in the informal sector such as peddling, the combination of their human capital, social capital (most available to them as means of production) and financial and physical capitals (not available to them) were identified as assets driving the peddling business but in a state that does not merit quality of life but a life coping strategy. This means the impact of these assets on their businesses do not generate enough revenue for the quality of life including leisure. They lack the key asset which is financial that should drive the other assets to ensure the growth and expansion of their business.

Peddling as a business was seen to be poorly integrated in the formal sector but in the informal sector where they rely on social networks and population ecology to sell their goods. By this, they lacked a wider population of clients who do bulk purchases and from major markets. Lack of fixed spaces made them to be found all over the place. Meanwhile, their localized state only allows them to meet the needs of clients with low-income status (Stearns 1985:4) within their communities.

Their sources of labour derived from their physical strength remained their main source of labour which sets the business in motion hence making peddling very labour intensive as Stearns (1985:4) argued. They lack formal skills to earn them jobs in the formal sector and allows for their constant engagement with their human capital for trekking about.

Some of these peddlers as was realized sometimes use family members especially their kids to help in their business. Worth mentioning is also the fact that peddlers labour is divided between their peddling business and that of managing their homes, typical of low-income Ghanaian women.

Furthermore, the heterogeneity nature of peddling was observed. Welter et al. (2017:317) have argued that entrepreneurship should not focus on only the 'growth oriented' but also include the 'survivalists' or 'everyday entrepreneurs' yet among peddlers, heterogeneity was also seen in the differences in the kinds of goods they trade in. These goods are both perishable and non-perishable goods. Perishable goods such as fresh vegetables (tomatoes, pepper, garden eggs), fruits (watermelon, pineapple), among others and the non-perishable goods such as footwear,

cooking utensils, second clothing among others. Typical of businesses in the informal sector operated for survival in Sub-Saharan Africa.

4.2 Reasons why women peddlers engage in peddling/lack of market space availability/lack of fixed spaces

The study found out that, apart from peddling being the only livelihood venture for women peddlers, there were other reasons why majority of women do this business. Among these reasons, peddlers first mentioned that they did not have fixed spaces nor the availability of market spaces for their business. Thus, they lacked the physical infrastructure for business. Consider the following responses:

“I live in S Line and come here (Kuwait) to sell. I also go to adjoining communities to sell my goods. There is no market in my community or any of the communities I visit. If I want to sell in a market, that would be Atonsu Market or Kumasi Central Market which I cannot afford to travel to the market daily” (Peddler 10, August, 2021).

“A lot of our communities do not have market space. The entire Municipality has two markets located at Agogo and High School Junction. The spaces in the existing markets are not enough for all traders across the Municipality to occupy. So, some traders are left with no option than to peddle...Usually, medium to large scale traders rent space and dominate the markets, while the very small businesses like peddling by peddlers who do not have money to rent space resort to peddling while they also use unauthorized spaces” (Municipal Spatial Planner, August, 2021).

“Peddlers move about because there is no market facility in this community (Kuwait), where they can sell, and residents can locate them. Clients will not patronize their goods if they stay at home... So, they have to move about to get clients and patronage” (Household 2, August, 2021).

Moreover, very few communities including Dompase have small public space used as community market centers. But such markets are mostly non-functional or less busy for business. Only about 2-5 traders sometimes sell there. They are not standard markets for business.

With this explained above, peddlers continue to move about and utilise their human and social capitals assets to operate their businesses. Because to stay in business in this case is to move about.

Constantly moving about to do business from the sociological and sustainable livelihood framework perspective depicts that human population (population ecology), social network joined with peddlers' livelihood assets such as human and social capitals remained their capabilities which they choose to use to run their businesses. The human and social capitals therefore are what hold their businesses as they trade in communities.

Consequently, as peddlers use their human and social capitals to move from house to house, they build their local networks because most of them live within their communities, and this help them to sell and distribute their goods either on cash or credit bases. Thus, they build a level of trust between them and their clients who become their ready market and widen their customer base. One peddler, business liaison officer and a household interviewed said that;

“If I do not peddle, the goods would be in my room. Peddling is the only way I can meet clients, convince some to buy, sell my goods and make money. I also offer goods on credit for later payment” (Peddler 11, August, 2021).

“When they do not move about, they would not get a lot of customers and make sales like when they move about. Their customer base would be limited to only people in their neighborhoods. Also, they get patronized by people who cannot go to the market for financial or time constraints. Peddlers get impulse buyers” (Household 3, August, 2021).

“The peddlers move about in search of customers – to get more customers to patronize their goods. Moving about is part of their marketing strategy. ...” (business liaison officer, August, 2021).

Apparently, there was another category of peddlers though not the majority among the respondents, they were peddlers who had fixed spaces for business. But because of the networks these peddlers build with their existing communities, their relations are such that even those with fixed spaces for business and probably whose spaces were not well located still preferred to peddle because building social networks with clients is important to the peddling business. Thus, makes it important to note that there cannot be the operation of a business without relying on the people in the human society (Landstrom 1998:13). Peddlers cease the opportunity to sell and to sell fast. This, a peddler with a fixed space said

“I have a permanent place, but I still move about to sell fast and make more money. I could use 2 months or more to sell the quantity of goods I could sell in 2 weeks if I move about...I also get the opportunity to persuade clients to buy my goods” (Peddler 17, August, 2021).

The solid local networks built between peddlers and their clients in their communities, make the peddling business help to supply food to households or residents who lived far away from market centers and for purposes of convenience. In a sociological setting where people live in places that are more residential without the physical capital such as market structures, good internal road network, less expensive market sheds for peddlers, low transportation fares among others, peddlers must rely on their human capital (skills, labour, good health) to supply households (clients) with goods and services.

Majority of peddlers were found to live within their communities and once community members know and trust them; they go to them to buy goods since peddlers always have their goods

with them at home. In a typical sociological setting where people support each other to grow, and where everyone knows the neighbor, business flourish. This, one peddler said;

“I store the goods in my room and sell. Some neighbors who know about my business come to me to buy. Also, some customers call me impromptu to bring them some goods” (Peddler 18, August, 2021).

Adding on, Scoones (1998) explained that in the absence of physical asset(s) less privileged people need to still survive and once human population continually exist for patronage, peddlers continue to peddle. Thus, they build more stronger social networks. The spatial planner confirmed this in the following;

“Because the communities do not have markets, a lot of residents rely on peddlers to buy things they need. A lot of residents do not actually go to the market due to time or financial constraints. Especially the poor always feel that the transport money for going to the market can be used to settle other needs. Although some households go to the main markets occasionally to buy in bulk. They still depend on peddlers for their daily needs” (Spatial Planner, August, 2021).

4.3 Challenges peddlers face in their businesses

Consequentially, to every human operation such as the peddling business, there are challenges peddlers are confronted with and these challenges affect them differently and peddlers choose to address these challenges differently as well. These challenges are part of peddlers “life course stage context” (Simpeh 2011:4) as they form part of their daily life experiences as peddlers. Peddlers continually interact with people in their sociological setting and use their communities as market base from their local social networks built to sell their goods.

Based on the findings from the study these challenges women peddlers are confronted with were grouped into three main headings namely, financial, social, and physical (infrastructure) challenges.

The key challenge encountered once a peddler starts the business is the issue of extremely low incomes (financial constraints) to sustain and expand the businesses. Because of the high poverty levels of these women, they find it difficult to sustain their business when they run at a loss. For instance, women peddlers who sell perishable goods such as fruits and vegetables, cassava and plantain expressed concerns on how their businesses come to a halt when they are not able to sell all their products and they get spoilt. One of the participants who is a single mother with three children lamented about her situation:

“It is difficult for me sustain my business when they items get spoilt. I do not have capital to reinvest in my business. This our business is risky because sometimes we lose everything especially when it rains continuously for days and we are not able to peddle to sell them” (Participants 4, August 2021).

The continuous financial insecurity of these women peddlers poses a challenge to the success of their business. Again, the high interest rates of financial institutions and their inability to meet the loan facility requirements also affect their business. Peddlers revealed that the high interest rates of about 25% and 30% given to them by the financial institutions are so high that they cannot afford to repay the loans back. These financial institutions are not the normal traditional banks such as GCB bank, Barclays bank among others but private financial institutions such as Bayport and Dallex financial services among others which charge very high interest rates. This has negatively affected the operations of their business since they cannot afford the loan facilities to boost their business. Even in instances where some take the courage to access the loan facility, they are not granted due to high requirement of collaterals and guarantors. One of the participants shared their frustration as follows;

“...Financial hardship is my major challenge. I do not get financial support from anywhere. I do not have the necessary requirements for securing a loan at the bank, so I do not even try.” (Peddler 19, August, 2021).

This means that peddlers face huge financial constraints that prevent them from expanding their business and renting shops and spaces in the two existing main markets for their business. Another respondent also lamented how financial challenge has affected her business.

“I cannot afford a fixed space. Even the bread I take to sell, I take it on credit from my supplier and return the capital after I finished selling before I can take another set. The only money that belongs to me is the 15-20ghc (€2-3) profit daily. Too small to even feed my household.” (Peddler 15, August, 2021).

Moreover, another caveat confronting the peddler is poor health. Good health forms the basis for every person to be able to work. With such small businesses which yielded very low profits, peddlers health served as a threat to their human capital as they constantly move about which cannot be catered for with these low profits. Some of these peddlers already have underlying health conditions such as rheumatism, high blood pressure, ulcer among others. The impact of not having fixed spaces affects peddlers' health which in the long-term will put majority of them out of business. Their human capital which they have access to use, if it fails them because of ill health, their social network will be broken and completely shut them out of business.

Apart from the fact that these peddlers live in substandard homes and environment that predispose them to infections and diseases, the heavy loads and trekking cause pains to them daily. These peddlers earn, little income which their families depend on for their livelihoods and thus makes it difficult for them to save money for medical checkups. The study revealed that most of the peddlers trek for more than 6 hours daily and cover an average of about 20km daily with heavy weight on their heads. This affects their health conditions and their businesses.

Also, because of the high poverty levels and the lack of health insurance for the job they do, they pay for their own medical bills and that of their family members. This applies especially to the single mothers who use all the little profit they make from their business. In instances where medical bills at the hospitals become huge for them, they resort to traditional treatments and

self-medication which is dangerous to their lives because of consumption of the wrong dosages. Most of the respondents lamented on their health challenges as a result of their peddling businesses;

“The long hours of walking really affect my health condition. I have rheumatism and excessive walking weakens me and worsens my situation. Some days, my legs could lock and I become immobile for some time” (Peddler 11, August, 2021).

“The major challenge of my work is that I always have body pains. I get weak, tired, and stressed out every day after work. Excessive heat from the sunshine dries my blood, makes me dehydrated and makes my head to ache. Some days I get really weak that I cannot even walk.” (Peddler 16, August, 2021).

These health challenges do not only affect their daily business which has consequences on the livelihoods of the households but also have a long-time health implication on these women. Continuous and prolonged spinal pains, chest pains, waist pains and poor nutrition can have severe health implications in the future. Also, the lack of social support systems such as social security contribution for them so that they can depend on when taken ill exacerbate their problems.

Correspondingly, physical infrastructure equally remains a key component in any business environment. The lack of physical infrastructure in the form of availability of market spaces, shops at affordable prices, lack of rest stops and the lack of storage facilities for their products are huge challenges confronting women peddlers. The high rent prices of the few market spaces available has made it impossible for them to expand their business. Some lamented how this has affected the operation of their business:

“I do not sell at the market because of fight over space. Store owners always insult us and ask us to move away. If I find a place too, colleagues tell me it is for their friends then I must move” (Peddler 3, August, 2021).

“It is very expensive to rent space in the major markets. There is no market in our community. The big markets like Agogo Market and Kumasi Central Market where the peddlers can sell, they cannot afford. As you may have seen while doing your research, most of the peddlers are petty traders with low incomes to be able to afford fixed spaces” (Household 3, August, 2021).

Therefore, with the low incomes, peddlers for a long to come, cannot afford market or fixed spaces for their businesses. Again, peddlers lack storage facilities such as refrigerators to store some of their perishable goods leading to loss of goods and income. These were some of the frustrations of some peddlers;

“...You know how waakye (rice and beans) is. By 3-4pm if it is not finished, it goes bad. So, on bad days that I do not get enough patronage, I incur loss.” (Peddler 9, August, 2021).

“As a vegetable seller, my goods easily go bad because I do not have a refrigerator to store them” (Peddler 10, August, 2021).

“My leftover watermelon sometimes goes bad if I do not get a trusted client to buy it on credit. I do not have a refrigerator for storage, and I pick the fruit on credit to sell” (Peddler 17, August, 2021).

These situations lead to total collapse of businesses in instances where peddlers cannot get financial support to reinvest in their business. It also causes health risks to consumers since some peddlers still try to sell unwholesome goods to customers because they do not want to run at a loss. Even in situations where the refrigerator is available irregular power supply and huge electricity bills affect the smooth operation and hence affect the business.

Also, the lack of public rest stops exposes peddlers the heavy down pour rain which negatively affect peddlers goods because they do not find places of shelter when it starts to rain. This also results in loss of goods such as the non-perishable ones like shoes. One peddler cried out that;

“There are no public rest stops. When it begins to rain, I must find shelter by running to a safe place. One time I lost one pair of shoes and another time I lost one foot shoe. This added to my cost while I lost the little profit I would have made” (Peddler 18, August, 2021).

A situation such as this is painful because after losing this footwear, peddlers are not able to trace back to the location they lost items. The running water of rain carry with it the fallen good. Thus, adding up to the financial burdens of peddlers. In some instances, peddlers even end up on the ground and get wounded which also adds up to their health conditions.

Another challenge worth mentioning is security of peddlers. Peddlers due to long hours of peddling, trek into the night sometimes where they ply dark routes without street lightening. This resulted in some peddlers being attacked and all their goods and cash taken away from them. One peddler shared her encounter as;

“I have been attacked by robbers twice. They pointed a knife at me and took my bag away containing my capital. I lost my business and just started all over again barely two weeks ago” (Peddler 8, August, 2021).

A situation like this cut short peddlers’ hours of peddling especially in the evening when most households patronize their goods for dinner. This compounds the financial losses of peddlers which affect their businesses badly.

4.4 Livelihood coping strategies of women peddlers

As indicated by Scoones (2015), all human no matter how poor they are will employed all resources available to them to overcome and adjust to adapt to a disaster to sustain a livelihood.

Though women peddlers are faced with several challenges, they can utilize their available resources to cope with the situations to make a living. The study showed that, peddlers amidst their challenges have devised their own coping strategies locally. The peddlers depended largely on their social network but without the financial capability, their social network remained a threat to their business as they build good relations with clients who end up buying their goods on credit and refuse to pay. They decided to find ways of dealing with such situations but again, with the poor managerial skills, they fail to know how to manage their business finances and clients probably because most of their clients are not wealthy.

One of the coping strategies the peddlers use to adjust to the loss of their perishable goods is local devised means of preservation and conversion of product to other finished products. The study showed for example peddlers process fresh cassava into gari and Konkote (dried cassava) which are in the dried form to prevent the cassava from going bad. Another one is drying of fresh pepper and transforming into powdered form using the mortar and pestle. This processing is cost effective, and peddlers do not incur extra cost which can lead to collapse of business. Meanwhile, both dried cassava and dried powdered pepper are used in preparing some kinds of food. This is what one of the peddlers had to say in response to how she copes with her perishable goods;

“I am a vegetable seller, when I cannot sell my vegetables like tomatoes and pepper, I dry the pepper and turn it into powdered form by using a mortar and pestle while I boil the tomatoes and turn into paste by grinding” (Peddler 10, August, 2021).

Apart from processing them into finished products, some also sell them on credit to their trusted customers to prevent loss and waste of their products. This is what the watermelon seller said;

“I sell my left-over watermelon on credit willingly to a client I can trust” (Peddler 17, August, 2021).

Peddlers form unions to make contributions called “susu groups”. Susu is a traditional way of savings where a group of people decide to come together to save and rotate who picks the bulk of money at a given time mostly weekly or monthly rotation. These groups too sometimes can facilitate the acquisition of loans from the financial institutions to their members, one of the respondents stated how important susu is to her.

“I make susu savings and I put something every day, I put down 5ghc (less than a euro). So, when the business is going down, I can take it and reinvest into the business. It is the susu that saves me when my family is in need” (Peddler 9, August, 2021).

The susu serves as a coping strategy to deal with the financial difficulties they go through. This means the susu group can act as a guarantor for members to access loan facility and which help to not buy their products on credit. The study revealed that some of the leaders of the susu groups also take products such as food stuffs like eggs, vegetables, fruits among others on credit

and distribute to their members to sell and payback within a specific period. This explains why peddlers cannot stay at one place but move about to be able to sell on time to settle their debts.

Furthermore, peddlers locally managed their security issues by pairing up with other peddlers they can trust to move together especially at night. This also help them to sell their goods when they sell goods that are complimentary goods. That is, clients use such goods together. This a peddler said;

“These days, the world is scary. We cannot trust anyone. So, we always walk in group. As you can see, we are a group of three and we go everywhere together because one of us has been attacked before. But it also helps us to sell our goods especially that I sell raw food stuff and my friend sells food ingredients” (Peddler 2, August, 2021).

The study revealed again that, as a coping strategy, the movement in pairs is according to the kinds of goods each peddler sells to promote their businesses. For instance, if a peddler sells ingredients used in preparing the soup of a traditional food known as fufu, she prefers to move with another peddler who sells fresh plantain and cassava used in preparing the fufu. This helps them to sell fast and to return home before darkness falls.

Yet another coping strategy is how these peddlers retain their customers. Based on their social networks, peddlers have been able to retain their clients such that they stay in business. Customer retentions promote the growth of every business whether big or small. This, peddlers locally do as one peddler shared that;

“I make sure my products are of good quality. I make sure that my goods always look attractive. So, people always wait for me to buy. Besides, I am regular and punctual. I go to work Monday to Friday, from 8am to 3pm. I have areas I go every day and all my customers know when I would get to their area. So, they always wait for me.” (Peddler 4, August, 2021).

This is a local business management skill peddlers have devised to be punctual, regular and to sell quality products. By this act, they retain their customers which promote their sales.

4.5 Conclusion

The chapter explores the lives of peddlers and the peddling business as a livelihood and how peddlers utilize their livelihood assets to operate their businesses. The motivation to run such businesses for survival amidst major challenges such as lack of market or fixed spaces, low incomes among others are characteristic of survivalists' entrepreneurs. To manage poverty, peddlers develop their own coping strategies to run their businesses using their strength and local networks built with clients.

Chapter 5 Peddlers' relationship with the state

This section describes the relationship between peddlers and the state as they go about operating their peddling businesses. The adoption of the sociological theory of entrepreneurship and the sustainable livelihood conceptual framework, both agree that government institutional support is crucial to development for less privileged social units. This is in the form of provision of what they need for better livelihood outcomes. For instance, the provision of fixed spaces among others.

Peddlers continue to peddle all over the place making them appear a nuisance in the municipality. And this contributes to their 'bitter' encounter with the municipal authorities(task force) from time to time. The municipality require that every business activity be conducted in the two existing markets and not for traders to be all over the place in communities where they are found to display and sell their goods.

As the municipal spatial planner was contacted, he said that only two major markets are the only approved places for doing business in a fixed space. Any other place is illegal and hence taskforce goes after peddlers found in unauthorized areas especially around some neighbourhoods where some members of the community find them as a nuisance and spies. Thus, the spatial planner and said;

“The taskforce sometimes picks some peddlers up at unapproved areas when they find them during operations and such peddlers are fined. It is sad when they plead to be left because they do not have the money to pay the fine, but the law must be enforced” (Spatial planner, August, 2021)

According to the Land use and spatial planning act (2016) of Ghana, it mandates the local assemblies through the spatial planning unit to ensure the effective use of land for quality of life in human settlements and “generally to provide for spatial aspects of socio-economic development and for related matters” (act 925 2016:9). Thus, space is supposed to be provided for human settlements as well as for economic purposes such as peddling for peddlers.

However, though it is mandatory for the municipal assembly to provide spaces, the Asokwa municipality keep expanding because of population increase which has contributed to the growing of its towns to the stage that implementation of planning schemes is difficult. Allocating the appropriate spaces for the appropriate livelihood activities remain a challenge. An example is the absence of fixed spaces for businesses such as peddling and the lack of spaces in the existing Atonsu high school junction and Agogo markets for peddlers. This has contributed to the increase in the peddling business in the municipality. Meanwhile population increase in towns in the municipality require for inhabitants to have markets and be able to conduct businesses in buying and selling. But again, the spatial planner said;

“... The Municipality originally developed as an industrial hub and serve as a dormitory town for the Kumasi City. So, the land use is predominantly residential and industrial. Because of industrial facilities and major residential buildings, no provision was made for community markets. Also, a few the communities away from the city, because of population increase, developed rapidly and unexpectedly as residential areas. As a result, the authorities had little chance to make provisions for socio-economic facilities such as market spaces. This has resulted to a lot of the communities not having market facilities for traders, talk less of peddlers” (Spatial Planner, August, 2021).

The business liaison officer who was also contacted, shared his views about peddlers’ business activities and what the municipality is doing for them. He shared his views by saying that peddlers are seen as a nuisance to society because peddling is seen as start-up businesses, yet peddlers do not want to be registered and as such makes it difficult to support them. They rather enjoy doing what they do and hence no support for them. It was realized that it is largely because they lack the financial capital to register their businesses. So, since there is no physical market infrastructure, with the population ecology as their client base, they rather prefer to utilize their human capital to trek about.

Even though peddlers did not share much information on their challenges with the state and with state authorities, few of them did mention that they used to be part of street vendors on the major streets but due to frequent confiscation of their goods by the municipal’s task force, they resorted to peddling in the neighbourhoods. Whiles they sell within their communities, they still encounter task force or revenue collectors who compel them to pay for tickets even when they have not made any sales. As a result of this, some peddlers would rather move out of their homes in the evenings when these revenue collectors would have closed. Besides peddlers who sell food stuffs get more patronage in the evenings. Two peddlers said;

“For me, because the local authorities always worry me even when I have not made any sales, I prefer to peddle in the evenings when people need food stuffs for cooking. I cannot pay for ticket when I do not have place to do business and have not sold anything” (Peddler 15, August, 2021).

“I used to sell on the streets but due to the ceasing of my goods by local authorities, I decided to peddle in the neighbourhoods but still these people come after us. I have paid a fine before for my goods” (Peddler 2, August, 2021).

Another instance shared was when a peddler lost all her daily sales because she had made a particular place her resting place near a gated house whenever she was tired. Initially she was the only one but as she encountered a robbery incident, she joined two others in their daily trekking. These three peddlers had to face the task force because the owner of the gated house reported them to the municipal assembly where the taskforce took away their goods and fined them at a fee because they were said to be found at an unauthorized place not designated as a market.

The municipality always applied the fee-fixing rates to culprits who go contrary to the rules and regulations of the municipality. The taskforce comes from the spatial planning unit who deal with culprits using spaces in the inappropriate ways such as peddling.

5.1 Efforts by the Asokwa Municipal Assembly to support peddlers (Current policies)

The municipality in recent times have had support packages for small businesses among which peddlers are a part. From the sociological and SLF perspective, peddling by these women is persistent and upon which their livelihoods depend on.

Locally, the municipality organize an annual business workshop for small business owners including peddlers who attend to get some business management guidelines. The annual programme encourages them to have their businesses registered for formal recognition to make it easier for support by the state. This annual workshop is being supported by the Ghana Secondary Cities Support Program (GSCSP) which is funded by the World bank.

The following statement is what the business officer said;

“This year, to target businesses such as peddling, local media houses including community public address systems were used to invite small business owners to attend the workshop since it is difficult to invite them by letters. Some peddlers attended though not a great number” (Business officer, August, 2021).

The findings showed that some funds were allocated for small businesses in the municipal’s Annual Action Plan (AAP) and disbursed to some business owners to support their businesses. This is captured under the support for economic development for local Small Medium Enterprises (SMEs).

Again, under the street lightening programme, the municipality procured streetlights for installation at very dangerous routes where many of these peddlers’ ply for business. This has helped peddlers in terms of security issues where those routes used to be very dark and fearful if a peddler is still out trekking after 6pm. One peddler made a statement that;

“The Dompase-Kuwait route around the public-school area used to be very dark. It was where I was robbed when it got dark but now there are streetlights for safety” (Peddler 10, August, 2021).

These are but few interventions meted out by the municipality from which peddlers have benefited from.

However, judging from the above interventions by the municipality, it is realized that peddlers either benefited directly or indirectly. Thus, these existing local policies seemed to have targeted a larger group of small owners and not specifically addressing the needs of peddlers. Therefore, the municipality have not done much to support peddlers in their peddling business either by acquiring fixed spaces nor to make it resilient and sustainable.

Peddlers continue to use their human capital and social networks to be all over the place where they are found in every part of the municipality to the extent that, the municipality somehow see them as a nuisance because the efforts made to get them to formalize their businesses

through these workshops organized annually have not yet realized any results. The municipality think apart from being nuisance, they pose as a security issue as well in the sense that the business officer thinks some of them act as spies. This he said;

“For security reasons, we are even discouraging peddling in some of the communities. We hear that some of the peddlers’ act as spies for thieves. Thus, making it difficult to support them. Again, some of them do not have local or national certification to sell their products. So, we doubt the safety of their products. Lastly, the peddling business discourage investors from investing in business development and promotion in the municipality. We see them as startup businesses. We rather want them to register the business, get a fixed place and operate” (Business officer, August, 2021).

Perhaps peddlers do not still understand clearly what it takes to register to formalize one’s business. Because, if peddlers’ specific needs are not addressed and they are continually neglected, seeing them as a nuisance will remain for long.

Meanwhile as a state institution, it is imperative to ensure that other all businesses have access to physical capital and financial capitals to do business in a sociological setting.

5.2 Neglect by local authorities

The consequence of policy makers not addressing the specific needs of peddlers in the sociological setting, resulted to peddlers’ struggle for survival. The few attempts mentioned early on as current efforts by municipality are not enough to support peddlers. It can be said that the street lighting system make peddlers lives safer for security reasons. However, since this is not enough, when nothing else is done, not having the support is better at least than the state persecuting them with fines. Or even if they are to be fined, these fines should not put heavy financial burdens on peddlers.

5.3 Conclusion

The state/local authorities through spatial planning by mandate is to ensure the proper allocation of space for appropriate activities. Yet this has not yielded positive results. Women peddlers peddle all over the place including the use of unauthorized spaces resulting to unfriendly encounters with the local authorities. Worse of it is the fact that peddling businesses for survival is seen as a nuisance. Therefore, the Asokwa municipality does not have any current targeted policies to address the issues of women peddlers. The spatial planning institution need proactiveness.

Chapter 6

6.0 Conclusions

The study basically revolves around the sustainable livelihood of survivalist entrepreneurs in the entrepreneurial world and depicts the heterogeneity nature in the informal economy. Women peddlers are a part of the survivalists' entrepreneurs and with their various businesses in peddling, operate in the informal economy. The state in this regard is a key component of change for the informal sector but for the lack of effective implementation of spatial and other policies, the state especially the Asokwa municipality continue to face the challenge of space allocation for various activities of livelihood among smaller social units like women peddlers.

Women businesses continue to face difficulty in growing in sub-Saharan Africa where women mix household management with their businesses. Hence, the gap keeps widening for women businesses challenges because they do so many things for survival. With this, policy makers and development practitioners even fail to understand exactly what women businesses are like and what to do about them. This has contributed to women peddlers found all over the place engaged in various kinds of businesses. The study showed that for the lack of physical infrastructure such as markets, financial capital among others, women peddlers engage with their own human capital which is their physical labour to trek. Peddling becomes their livelihood and life coping strategy for survival whiles they serve their communities with goods and services by moving from door to door for business.

Correspondingly, since the peddling business remain very labor-intensive, it exposes women peddlers to economic, social, and physical challenges. These women are constantly faced by harsh weather conditions dangerous to their health, financial constraints from low profits due to sale of goods on credit to customers, no insurance for business and health, no financial strength to acquire fixed spaces, lack of storage facilities especially for perishable goods, among others. But amidst these challenges, women peddlers devise their own local ways of mitigating these challenges. They form and join susu groups for financial support when they incur losses and are constraint financially in other ways. They have developed their own local ways of storage especially for perishable goods. These women also maintain punctuality, neatness and being regular as a way of customer retention.

Again, from the study, being survival entrepreneurs does not allow women peddlers' peddling businesses to grow bigger to yield bigger profits because peddling is from hand to mouth. And they only rely on the sociological setting of people (population ecology) within their community to sell their goods and services. Thus, building social relationships and networks. Local social network therefore remains the stronghold of the peddling business and keeps the businesses in operation. Social networks built with trusted customers help these peddlers cover quite a wider number of customers to sell their goods. They often sell their goods on credit to keep their customers. Customers on the other hand, are sure to get goods at any time from peddlers even

when they do not have the money to pay immediately. This is because peddlers' clients also have low-income status.

However, in as much as social network holds the peddling business, from the study, it can be said that it is the element which destroys the peddling business as well. Peddlers are seen to not have access to adequate financial capital to run their businesses. Yet, because of their social network with their clients, peddlers rather incur profit losses because they continue to sell to their clients on credit because of trust. These clients delay in payment and sometimes do not pay at all. This worsens the financial losses of peddlers because no business survives without regular flow of finances. Thus, peddlers continue to incur debts in their businesses which also affect their quality of life in their health and support to their families. As peddling remain an urban planning issue because populations keep increasing peddlers will continue to take advantage of more people needing their goods whiles they continue to sell on credit. So, to find the ways in which peddling provide a sustainable livelihood for women peddlers showed that the business does not.

Furthermore, the study showed that the relationship between the state and peddlers is not a 'sweet' one. Apart from the municipality's failure to ensure proper space allocation for peddlers, their encounter with taskforce compound the financial constraints of their businesses. Thus, when their goods are confiscated, they pay fines to get them back. Even though, the support by the municipality in the study is captured, this is not good enough and does not guarantee a sustainable support to women peddlers. Therefore, no targeted policies for peddlers are in place.

So, given the opportunity to peddle or stay at a fixed place for business or have other opportunities, some peddlers will still choose to peddle because it has become their way of life where they get to build relationships with people. Some see peddling as a way to do physical exercise whiles others are of the view that other clients because of ill health and other social issues rely on them for food security. Besides, changing a way of life is difficult and cannot happen all at once. Peddlers in this sense, will choose to peddle. It becomes difficult to say that not having fixed spaces affects the peddling business or having a fixed space is better or a hybrid of the two forms is best. Further research could be conducted in this regard to assess how best peddlers can manage between not having fixed spaces and having fixed spaces for their business and how these affect the peddling business.

This research used a case study qualitative design to collect data. Semi-structured interviews were used to explore the peddling business and peddlers' lives. In future, a researcher can use mixed methods that is both quantitative and qualitative methods to also get the accuracy in peddlers' finances in terms of how much they make on daily bases, how much they are able to save, how much they spend on household and the business among others which this study did not cover. Again, since no business can be operated without the sociological setting of the society, the social capital and local networks which hold the peddling business, must be digested more to strengthen how peddlers can utilize these. This should be such that, if this capital asset

is the most dependent on by peddlers, it should not rather put peddlers at a constraint (especially financially where clients buy goods on credit and either pay late or not pay at all). Therefore, how social capital and local networks can improve peddlers' livelihoods must be investigated such that their human capital when drained, can be compensated for all their efforts. This however would be subject to the location of the study because there could be variations in the findings from another location which may not require the suggestion by this research paper.

6.1 Suggested Policy Interventions

As women entrepreneurial activities keep increasing in the form of small businesses in the informal sector, the challenge still is to have targeted policies for their activities because of the heterogeneity nature. Therefore, based on the findings of this research paper, a call for some policy recommendations is needed.

From the sociological and sustainable livelihood perspectives, it is important to work around peddlers' livelihoods assets available to them and their capabilities according to Scoones (1998) and Krantz (2001) to help resolve their business challenges. Those livelihood assets not available to them can be produced by the institutions and private organizations to make peddling provide a sustainable livelihood for them. This is because livelihood outcomes cannot be limited to come from just capital assets but also transformed by institutional processes such as the activities of the Asokwa municipality.

These interventions should be such that their outcomes increase peddlers' capabilities in the sense that their businesses are able to withstand 'shocks' and 'stress' (theft cases, covid-19, financial constraints among others) and again increase their ability to realize wellbeing in their health, have leisure without losing much, the ability to choose livelihood opportunities according to Chambers and Conway (1991) among others. Based on this background, some interventions are recommended.

From the study, peddlers will require both short-term and long-term interventions. Among the short-term interventions, peddlers require the provision of financial capital (access to funds), provision of market or fixed spaces for business (there should be transparency in allocation of market spaces in existing markets), the provision of storage facilities such as refrigerators for peddles who deal in perishable goods while some warehouses or spaces are provided for storage of non-perishable goods. This will help peddlers to safely keep their goods for sale rather than competing for space in their rooms which can be harmful to their health and health of consumers if goods become unwholesome.

Peddlers need proper managerial training on how to effectively manage their businesses. Simple accounting methods and record keeping are needed to help them manage their finances to be able to separate business finances from household finances and to keep track of the progress of their businesses. The National Board for Small Scale Industries (NBSSI) can step in to engage with these petty traders.

Peddlers need to be educated on healthy life issues such that they can manage their health well after long hours of trekking. Thus, to discourage them from self-medication.

Similarly, for the long-term policy interventions, these include life insurance and insurance for their businesses. Because majority of peddlers businesses are in the informal economy, they are not registered and insured for future unexpected eventualities. Some local set ups such as the business unit and department of social welfare at the municipality should support peddlers in this regard. This will help them bounce back should their businesses face difficulties in the future.

Appendix A

Interview guide for sub-category of women entrepreneurs (Peddlers)

The purpose of this interview is to gather data on the economic activities of Women peddlers in the peddling business in the Asokwa Municipality of Ghana. It is in partial fulfilment of the interviewer's requirement in obtaining a master's degree in Development studies. This is purely for purposes of academics and any information provided would be used by the student and university.

Quick sensitization: Covid-19 is real, stay safe, protect yourselves, your families and clients. Practice social distancing, wear your nose mask always, regular handwashing with clean running and soap among others.

Demographic information (Age, gender, marital status)

1. **Age :**
2. **Gender:**
3. **Marital status:** Married ☐ Single ☐ Divorced ☐

A. Business Background

1. How do you run this business and why do you peddle?
2. What goods do you sell?
3. What is the total worth of your business?
4. How much profit do you make in a month?
5. How long have you been doing this business?
6. How many hours do you work in a day?
7. How many days do you work in a week?
8. How do you meet your clients?

B. Space for business/Mobility

1. Do you have a fixed place/space for your business like a store?
2. Why do you do peddle?
3. How do you cope with your business with or without a fixed space?

4. a. Do you intend to find a permanent selling point?
- b. If any of the above why?
5. How will that affect your business?
6. Do you have predetermined routes, or you just move anyhow depending on where you find clients?
7. How many kilometers do you cover in a day (estimation)?
8. Can you do this business without moving?
9. Do you think there are spaces provided by the local authorities in the market for you sell your goods?
10. Why don't you sell in the market?

C. Safety/Storage

1. How do you store your goods?
2. Do you think your mode of storage is the best or you would prefer a better place like a warehouse?
3. Does your business pose any health hazards to you?
4. How do you handle waste from your business?
5. How safe are your goods for consumers?

Probe: How do you sort your products?

D. Peddlers' relationship with the state

1. What is your relationship with the state like?

E. Challenges and Coping strategies

1. What are some of the challenges you often confronted with in peddling business?
2. What are some the coping strategies you have adopted such that your business never collapses?

F. Policy recommendation

1. What policy intervention would you recommend?

Appendix B

Interview guide for Municipal Business Officer

G. Demographic information (Age, gender, marital status)

4. Age range: 20-30yrs ☐ 30-40yrs ☐ 40-50yrs ☐ 50-60yrs ☐

5. Gender: Male ☐ Female ☐

H. Mobility

11. Why do you peddlers constantly move?
12. Are there markets for their business?
13. Has there been special provisions made for them?
14. Why don't peddlers sell in the markets?
15. What can the local municipality do about their situation or in the future?
16. In designing places like markets, is there room to consider their needs by involving them?
17. How can having a fixed space influence their business?
18. How will having fixed spaces impact your work or the work of the municipality?

I. Safety/storage

1. How safe is the peddling business in your opinion?
2. Are their goods safe for consumption?
3. Do you know how they store their goods?
4. Do they have warehouses for storage?
5. Do they contaminate the environment?
6. What has your unit done for them in that regard (spaces for storage)?

7. Do you know if peddling business has any health effects on the peddlers?

J. Challenges and Coping strategies

3. What are some of the challenges they are confronted with?
4. What are some the coping strategies you think they adopt such that their business never collapses?

K. Policy recommendation

2. What measures can the municipality put in place to support them adequately?

Appendix C

Interview guide for Households who patronize goods of women peddlers

Demographic information (Age, gender, marital status)

6. Age range:

7. Gender: Male ☐ Female ☐

L. Mobility (No fixed spaces)

19. Why do you think they (peddlers) constantly move about?
20. Why do you buy from peddlers?
21. How did you meet a peddler(s)?
22. Do you think their constant movement and not having fixed spaces to sell affect their business, how?
23. Do you think there are adequate spaces for them in the market to sell?
24. Why do they not sell in the market?
25. Do you know if the local authorities (Municipal Assembly) have done enough to help them to acquire market space?

M. Safety/storage

1. Do you have an idea about how they store their goods especially those that customers consume directly?
2. Do you think they need places of storage for their goods?
3. How safe are their goods for you?
4. Do you think peddling expose peddlers to any safety issues such as health, quality of goods etc?

N. Challenges and Coping strategies

5. In your view, what are some of the challenges you think peddlers face in their peddling business?
6. What are some the coping strategies you think they adopt such that their business never collapses?

O. Policy recommendation

3. What policy intervention would you recommend to support peddlers?

Appendix D

Interview guide for Municipal Spatial Planner

P. Demographic information (Age, gender, marital status)

8. **Age range:** 20-30yrs ☐ 30-40yrs ☐ 40-50yrs ☐ 50-60yrs ☐
9. **Gender:** Male ☐ Female ☐

Q. Mobility

26. Why do you peddlers constantly move?
27. Are there markets for their business?
28. Has there been special provisions made for them?

- 29. Why don't peddlers sell in the markets?
- 30. Do you involve in making business decisions for small business owners?
- 31. What do you think can be done in the provision of fixed spaces for them?
- 32. How can having a fixed space influence their business?

R. Safety/storage

- 8. How safe in the peddling business in your opinion?
- 9. Are their goods safe for consumption?
- 10. Do you know how they store their goods?
- 11. Do they have warehouses for storage?
- 12. What has your unit done for them in that regard?

S. Challenges and Coping strategies

- 7. What are some of the challenges they are confronted with?
- 8. What are some the coping strategies you think they adopt such that their business never collapses?

T. Policy recommendation

- 4. What measures can the municipality put in place to support them adequately?

Appendix E

Covid-19 protocol for data collection

Name: Sandra Tuor

Student ID: 556026

Major: Governance and Development Policies (GDP)

1. *Does the fieldwork require the MA student to leave the Netherlands?*

No, given the current Covid situation in Ghana, it does not require me to leave the Netherlands. I have already discussed with my supervisor (Georgina Gomez) that an experienced research assistant be engaged to collect the data from the field for me. A lady colleague who can speak the local language (twi) has been contacted to undertake the exercise.

She has 6 long years of experience in data collection and the research being on a sub-category of women entrepreneurs (women peddlers), she is the best candidate to engage. She will also facilitate having some online interviews by me during the data collection

My research is on how to assess the livelihood sustainability of peddling among women peddlers in the Asokwa Municipality of Ghana. Asokwa is one of the vibrant municipalities in the Ashanti noted for its industrial activities and a business environment where all manner businesses take place including that of these women peddlers.

2. **Describe the Covid-19 circumstances in the proposed place of research; and the measures / restrictions / health and other advice regarding Covid-19 in place in the proposed place of research.**

Ghana first recorded two covid-19 cases in March 2020 as imported cases from Norway and Turkey since the pandemic started. Ghana has since joined the global community to stop the spread of the virus. It is more than a year now and the virus is still with us but under control now with the introduction of vaccines just like in the Netherlands.

Ghana since March 2020-July 2021, has recorded a total of 99,734 covid-19 cases with 95,451 recoveries and 817 deaths! Currently with the introduction of the vaccines, Ghana targeted 20,000,000 people in the Ghanaian population to be vaccinated with a total of 600,000 doses of AstraZeneca vaccines which arrived in Ghana with which vaccination started on the 1st March, 2021.

With the vaccination process which has started, the total population vaccinated nationwide as at 7th May, 2021 stands at 852, 047 while current active cases are

3,466 and 304 new cases respectively. In terms of gender, 42% of females, 57% of males and 38.1% others belong to the infection rate.

However, in as much as the situation in Ghana may seem promising because the figures above are spread over the entire country and not necessarily the area of research, a lot of people are still not vaccinated partly because of shortage of vaccines and also because of some people still believe in these conspiracy theories about taking the vaccines. So all the covid-19 protocols such as maintaining 1.5m distance with one another, wearing of nose masks, avoiding crowded public places among others are still enforced.

Similarly in the Netherlands, vaccination is ongoing rapidly and many more people willingly agree to take the vaccines unlike in Ghana. The rate at which vaccination is ongoing is more encouraging and life is returning to normal. As at 4th July, 2021, 16.7million vaccines were already administered with about 10.8million people taking first jabs and 5.8million taking their second jabs according to the dutch ministry of health, welfare and sport.

Meanwhile, Ghana is still flagged an orange country by the Netherlands implying that travelling there is not entirely advised.

Adding on, Ghana and the Netherlands both still adhere to covid-19 safety protocols to stop the spread of the virus. But not as in the days of lockdown.

3. The ‘do-no harm’ principle now also relates specifically to the possibility of COVID-19 infections, of the MA student, research assistants, research participants, and others. Describe the measures which will be taken to minimize the risk of COVID-19 infection during fieldwork.

- a) *What measures will be taken to protect/minimize health risks to the health of the MA student, research assistants and participants, and those they will be in contact with afterwards?*

I have been in contact with my research assistant and we have been discussing how best to gather data for the study. She has been on the field most parts of the year collecting various data for other research being conducted even amidst covid-19.

She is therefore very conversant with the covid-19 situation and how to protect herself and participants since she has been taking the covid-19 test until now vaccinated with her first jab. She still adheres to the covid-19 safety protocols spelt out by the Ghana government.

On the field, she will maintain the 1.5m distance between her and participant(s) whiles they all wear nose masks. No shaking of hands with participants and whiles she carries with her extra nose masks and hand sanitizers on the field. Of course all of these would be provided.

Again, my research assistant will be advised not to have closed engagement with participants who may be vulnerable at the time of the field work.

b) Are the specific proposed protective measures available and affordable?

Since I was able to secure the De Zaaier funding for this study, I will ensure my research assistant gets all the necessary quantities of nose masks and hand sanitizers for herself and for all participants during the data collection.

This will help reduce the spread of the virus while people still await vaccination if they have not yet had it.

c) Considering the above, how was the research methodology adapted, for example so that social distancing and other preventive measures will be observed?

Since I wouldn't be travelling back home, my research assistant and I have already discussed on how to engage participants without necessarily having to be so closed to them. My methodology has been revised such that interviews can be conducted online via phone calls and even in some instances video calls.

My research assistant has already taken her first covid-19 jab awaiting to take her second jab soon. However, she will still practice the 1.5m social distancing, use sanitizer constantly and still wear mask anytime she is on the field. She has also agreed to voluntarily have a self-test to be double sure she's fit before going into the field.

4. The 'do-no harm' principle now also relates specifically to preventing MA students, research assistants, and research participants from getting into situations where they cannot abide by local, Corona-related restrictions such as travel bans, quarantines, use of face masks, or curfews.

a. If applicable, describe the measures taken to avoid 'doing harm'.

The wearing of face masks, regular sanitizing of hands, maintaining social distancing at all times will be the main covid-19 protocols to be observed.

b. Are specific protective measures necessary, and are they available and affordable?

The specific measures are necessary because covid-19 is still around and new cases are still

recorded daily. It is wise to observe these measures to stop the spread of the virus.

Also the needed items to be used to help stop the spread are available and affordable.

5. How to act in case of a new outbreak or upsurge of COVID-19 in the research location?

In the case of any eventualities, I would be in constant touch with my supervisor and research assistant for updates and if necessary come up with a suitable methodology in consultation with my supervisor.

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I support the guidelines in this document, 27 July, 2021

A handwritten signature in blue ink, appearing to be 'QNP' followed by a stylized flourish.

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