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Social Studies**

*Erasmus*

**The Role of Social Capital in the Survival of Small-Scale Commercial  
Transport Operators: A Case Study of ‘Tro-tro’ Drivers at the  
Ashaiman Main Station.**

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## List of Acronyms

ASHMA	Ashaiman Municipal Assembly
FGD	Focus Group Discussion
GDP	Gross Domestic Product
GPRTU	Ghana Private Road and Transport Union
GRTCC	Ghana Road Transport Coordinating Council
PROTOA	Progressive Transport Owners Association
KAPs	Knowledge, Behaviours and Practices
MMT	Metro Mass Transit Limited
MTTD	Motor Traffic and Transport Department
SC	Social Capital
SMEs	Small and Medium-Scale Enterprises



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## Abstract

One of the most effective forces propelling entrepreneurial firms is thought to be social capital. Numerous studies have demonstrated that social capital can greatly improve livelihoods and survival at the individual and community levels. An increase in the formation, survival, and profitability of businesses is positively correlated with mobilizing the correct types of social capital, according to a study already done on the subject. These studies have established a link between social capital and survival, but there are still some unanswered questions. Particularly little is known about how "Trotro" (minibus) drivers use social capital in their daily activities or income-generating plans. Interviews with sixty-six (66) people were conducted by the researcher using a mix of qualitative and quantitative methods. Data from the field indicates that financial considerations were the primary driver for entering the tro-tro business. The study's conclusions point to significant and favourable connections between participation in the driving union and explanatory variables such as the respondents' household size, the number of years they had been in the "tro-tro" industry, and their income to support the family. Again, the findings show a favourable correlation between union membership and starting one's own business, working together to solve problems, and having a sense of community. The same cannot be said, however, regarding car ownership, driving association membership, and bank loan eligibility. Therefore, the study concludes that social capital, despite informal sector workers' lack of a defined welfare package compared to formal sector participants, represents a significant asset that is intended to generate various forms of advantages for them in times of need. Additionally, the analysis shows how social capital gives the tools for evaluating resources and assistance in vulnerable life cycles. According to the findings, it is advised that small-scale commercial drivers, especially new ones, establish strong relationships to direct the growth of their businesses because the advantages of being a part of such ties exceed the disadvantages.

## Relevance to Development Studies

The study adds to the body of information on social capital, survival tactics, and how people depend on others to advance their financial well-being. Examining the lives of tro-tro drivers enables one to recognize the significance of social networks and the connections that exist between strong and weak social bonds. This idea is crucial for achieving Goal One (1) of the Sustainable Development Goals (SDGs) which aims to eradicate poverty in all forms, and Goal Eight (8), which is to promote employment and decent labour for all, as well as inclusive and sustainable economic growth.

## Keywords

Commercial transport operators, social capital, tro-tro drivers, survival, Ashaiman.



## CHAPTER ONE

### BACKGROUND TO THE STUDY

#### 1.0 Introduction to the Study

The highly competitive and complex business environment in which organizations operate forces them to create master plans for both survival and expansion (Appiah-Gyimah and Boohene, 2018). According to Perreault *et al.* (2007, cited in Appiah-Gyimah and Boohene, 2018), employing social capital to access necessary funds, markets, and knowledge can help Small and Medium-Sized Enterprises (SMEs) overcome their funding and management challenges. Social capital (SC) is a resource that social groups can use to act cooperatively to accomplish shared goals. SC is created through networks of people, relationships based on trust and reciprocity, and social norms (Adamtey and Frimpong, 2018). This definition is informed by many community development scholars who claim that communities with a strong pool of social capital have a higher chance of developing, which informs this concept (Adamtey and Frimpong, 2018; Coleman, 1988). Many studies placed social capital as a potential to allow society in surviving poverty (Woolcock and Narayan, 2000).

Abenakyo *et al.* (2007, cited in Gunasekara *et al.* 2017, p. 1157) posit that social capital is crucial for raising people's standards of living. Social capital remains one of the major strategies employed by vulnerable people in their livelihood empowerment. This is because it is easily accessible to people and less costly. SC expands sources of information available to users and improves the accuracy, usefulness, and timeliness of that information (Priyanath and Premaratne, 2017b, cited in Gunasekara *et al.* 2017, p. 1157). Through social capital, people can connect with both strong and weak ties to get access to resources to improve their standard of living. Additionally, Granovetter (1983, p. 207) asserts that, using weak relationships to locate employment is only strongly associated with improved occupational accomplishment if it links the respondent to someone who is appropriately situated within the occupational structure. Through social ties, people can easily get jobs to improve their living conditions. Several studies have shown that social capital can significantly reduce poverty (Kirori, 2015). According to Nahapiet and Ghoshal (1998), high amounts of social capital are formed in environments with high levels of reciprocal interdependence. For instance, Sri Lankan members of a community-based organization used social capital traits including teamwork and collective action, knowledge and communication, trust and solidarity to make their livelihood successful (Gunasekara *et al.* 2017).

Eighty (80) percent of Ghana's labour force is employed in the informal sector, which is primarily made up of self-employed individuals (Osei-Boateng and Ampratwum, 2011). Most workers in informal businesses live in constant dread of losing their jobs due to underemployment, subpar working conditions, murky work relationships, and low earnings (Osei-Boateng and Ampratwum, 2011). As a result, they depend on social capital for survival. Hallow (2016, p. 2) suggested that poor entrepreneurs can reduce poverty by having sustainable access to financial services, but regrettably, empirical studies have demonstrated that informal finance institutions' creation of requirements that are frequently impossible to meet has impeded the development of impoverished entrepreneurs.

There are many more instances in Africa that support the idea that relationships between family members, and groups can help people access resources that are difficult to get, such as wood carvers in Senegal (Repetti, 2002, cited in Utami, 2010). This demonstrates that having family connections gives people better job possibilities. Another illustration is the situation of Ethiopian shoemakers, who depend on a similar network for customer connections (Knorringa and van Staveren, 2006). In addition, Tham-Agyekum and Nimoh (2021) conducted a study to measure the levels of social capital among small-holder maize farmers in the Kwahu North District of thana's Eastern Region of Ghana and realized that farmers' average level of social capital was 93.2%. The study revealed that most farmers rely on social capital for their livelihood enhancement. The informal sector workers could reach their full potential if they had access to social capital (Singh, 2010, cited in Appiah-Gyimah and Boohene, 2018).

### **1.1 Contextual Background**

The Ghana Road Transport Coordinating Council (GRTCC) unites all Ghanaian transportation providers, including unions and connections, among others (Kumar and Barrett, 2008). When negotiating transportation tariffs with the government, the GRTCC fights for road transportation businesses (Kumar and Barrett, 2008). Tro-tro drivers are entrepreneurs in Ghana's transportation industry. They normally operate under several drivers' unions such as the Ghana Private Road and Transport Union (GPRTU), Progressive Transport Owners Association (PROTOA), Ghana Co-operative Transport Association (Co-operative) and others (Kumar and Barrett, 2008). On the other hand, others also decide not to operate as station drivers but work along the roadside to pick up customers to their various destinations which they normally refer to it as 'Overlapping' (Stasik and Klaeger, 2018). Their main activities are to transport people and goods from one station to another or various destinations. The tro-tro drivers are one of the vulnerable and low-income earners in the informal economic sector in the country. According to Osei-Boateng and Ampratwum (2011), a significant portion of Ghana's informal workers is enslaved in poverty

because of their inability to make a living wage for themselves and their families. As a result, they rely on social capital to establish themselves and to survive daily. Most of these drivers do not own the vehicles they use for their daily operations. Mostly, these tro-tro drivers start as mates or conductors before they learn and develop to become drivers and sometimes as car owners. The activities of commercial motor transport operators (tro-tro drivers) contribute significantly to the informal sector of Ghana's economy. The activities of tro-tro drivers are important because they contribute to thirteen percent (13%) of services/sales workers which forms part of the eighty percent (80%) of people employed in the informal sector (Osei-Boateng and Ampratwum, 2011) and without them most people in Ghana would not be able to move from one place to another to transact businesses for their daily bread.

According to the Ghana Statistical Service, the transport sector contributed GHS24.6 billion (\$5.3 billion) to Ghana's GDP in 2017, accounting for 12.8% of GDP, matching the average of 12.5% from 2006 to 2016.<sup>1</sup> Therefore, this research seeks to understand the important role social capital plays in commercial motor transport operators (usually called tro-tro drivers) and how it improves their survival in the country.

## 1.2 Problem Statement

Several studies have shown that social capital at the individual and community levels can significantly reduce poverty (Kirori, 2015). Most entrepreneurs or informal sector players in developing nations deal with several difficulties, including limited financial availability, non-performing structures, and a lack of technological expertise and business development skills, among other things (Berner *et al.* 2012). In lieu of these challenges several poverty reduction strategies, such as cash transfers have targeted entrepreneurs, yet the poor are still dependent (Ghosh, 2011, cited in Hallow, 2016). Several cases have confirmed that relationships or networks offer solutions to improving livelihoods and survival (Utami, 2010).

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<sup>1</sup> Ghana's renewed commitment to transport infrastructure provides opportunity for the private sector

<https://oxfordbusinessgroup.com/overview/opportunities-private-engagement-abound-government-renews-its-commitment-infrastructure-investment>> Accessed on 11<sup>th</sup> May 2022.

Gannon and Roberts (2018) explored the theoretical and empirical bases of the concept and concluded that there is a mismatch between the two. Hallow (2016) also investigated how petty traders rely on social and human capital for the reduction of poverty and found a positive correlation. Similarly, Masbar *et al.* (2018) conducted research on social capital and the survival strategies of the poor in rural communities in Indonesia and found a good fit. According to Utami's (2010) analysis of social capital for bridging and bonding, close relationships are an effective strategy for small businesses to thrive.

Although these studies have verified a link between social capital and poverty or survival, yet there are gaps. According to Gannon and Roberts (2018), the concept still remains a controversial concept and its use as an analytical tool has been questioned. Even more explicitly, it is known that although studies have been conducted on the importance of social capital, yet, no previous studies have investigated how commercial (tro-tro) drivers rely on social capital for their daily operations or survival strategies. Tro-tro drivers work in a precarious environment with issues like poor pay, fierce competition, a high level of employment insecurity, and non-negotiable throat restrictions, car owners reducing daily costs and crooked police officers harassing them for bribes (Boateng, 2021) and other life-threatening risks in Ghana where welfare benefits are non-existence. The economic plight of commercial drivers in Ghana is depicted in more ambiguous terms, focusing on the exploitative labour relations that drivers are frequently subjected to, particularly in the case of drivers who do not own the vehicles they drive and only a small percentage of Ghanaian drivers own the commercial vehicles they use for work to avoid been exploited (Stasik and Klaeger, 2018, p. 95). Hence, the reliance on social capital by drivers would help reduce these problems and improve their survival. Therefore, this study seeks to explore how, when and which type of social capital tro-tro drivers at the Ashaiman Main Station rely on for their daily operations and survival in Ghana.

### **1.3 Justification**

This study will contribute to our understanding of social capital in the field of development studies. To fill up the gaps and improve the ways in which tro-tro drivers operate, it will be helpful to look into the survivability of tro-tro drivers. Tro-tro as a means of transport is important for a lot of people in Ghana yet, few studies have been done on how they operate, and inadequate data found on how tro-tro drivers rely mostly on social capital for their survival. Using the social capital theory, the research will highlight the bonding, bridging, and linking social capital (Gunasekara *et al.* 2017) drivers employ in their economic survival.

## **1.4 Research Objectives**

The primary objective of the study is to identify the social capital small-scale commercial transport operators, particularly tro-tro drivers at the Ashaiman Main Station, employ to ensure their daily survival. The study will also bring to the fore the various dimensions of social capital: bonding, bridging and linking and the implications they have on trotro drivers in Ghana. The study will examine factors that influence tro-tro drivers to rely on social capital to improve their socioeconomic well-being.

## **1.5 Research Questions**

### **1.5.1 Main Question**

In what ways do Social Capital play a role in the survival of commercial (tro-tro) drivers in Ashaiman Main Station?

### **1.5.2 Sub-questions**

- How do tro-tro drivers rely on social capital to improve their business and their daily survival?
- What are some of the challenges confronting tro-tro drivers in Ashaiman?
- What roles do social ties play in the socio-economic well-being of tro-tro drivers?

## **1.6 Structure of the Paper**

There are seven chapters in this paper. The study's context, problem description, justification, and objectives are all included in the first chapter. Additionally, the same chapter presents the context of tro-tro and its contribution to the Ghanaian economy. Chapter two demonstrates the conceptual framework applied in this study. In this same chapter, the concept of social capital and its dimensions are well elaborated as well as other literature that answers the research questions. Furthermore, chapter three covers the methods and methodology including the study area (Ashaiman), data collection and analysis procedures used in this study. Chapter four elaborates more on the context (tro-tro) and the challenges faced by tro-tro drivers inculcating some findings collected from fieldwork. Chapters five and six also analyse the findings on the field during the data collection. The last chapter, chapter seven summarises the findings in Chapter 4-6 and elaborate on some conclusion and policy recommendations for the study.



## CHAPTER TWO

### LITERATURE REVIEW AND CONCEPTUAL FRAMEWORK

#### 2.1 Literature Review

##### 2.1.1 Introduction

Research on collective action in the management of organizations, common property or natural resources has widely adopted the social capital framework as an analytical framework (Dahal and Adhikari, 2008). The word ‘social capital’ was first used by Lyda Judson Hanifan about a century ago (Woolcock and Narayan, 2000; Adamtey and Frimpong, 2018). However, the modern resurgence of the idea of social capital has been attributed to the works of Pierre Bourdieu, James Coleman, and Robert Putnam (Portes, 1998; Tzanakis, 2013) who play a key role in the popularization of the concept (Feldman and Assaf, 1999). For instance, Bourdieu (1986, cited in Addae, 2019) developed the idea of social capital by examining how social inequity is perpetuated in cultures. Bourdieu (1986, cited in Addae, 2019) deliberately emphasized the different kinds of resources that people can access inside their networks. Bourdieu distinguished between two dimensions of social capital: the relationship in social networks that allows members to access resources, and the amount and type(s) of resources that members own inside their networks (Addae, 2019, p. 27). Putnam (1993, cited in Addae, 2019) also offered a definition of social capital based on the idea that relationships built between people encourage moral behaviour and other positive social behaviours. As a result, social capital can be seen as a collective quality that can benefit an entire community depending on the amount of available community social capital (Carpiano, 2006).

According to a study by Rydström *et al.* (2017), the workplace is a crucial source of social capital for many people since it offers support among co-workers and gives life purpose. Field (2008, cited in Utami, 2010) supported this argument by saying that people within networks are linked through the process of relations and could form a kind of capital that can be mutually beneficial. Relationships matter, which is a condensed way of saying that relationships are the essence of social capital. Field continued further to state that, the more your social capital, the more individuals you know with whom you share similar values (Field, 2008). The key benefit or advantage that comes from these relationships that people have with other people or groups is that they can give them greater access to resources by making use of the connections they have (Utami, 2010) when confronted with challenges. For instance, Schmid and Robison (1995, cited in Shideler, 2005) presented evidence for the impact of social capital on the likelihood of obtaining a loan, the price at which assets are sold, and risk-sharing propensities.

According to Lin (1999, cited in Ofori and Sackey, 2010, p. 76), there are three main reasons why social capital will improve the results of actions. To begin, the relationships built into a group or network make it easier for information to move. Under normal circumstances, social links inside the group, between the group and other people, and groups situated in specific strategic locations and/or hierarchical positions (and therefore better informed) might give a person vital knowledge about possibilities and choices otherwise inaccessible (Ofori and Sackey, 2010). These connections may inform a company's management of the existence and potential of a previously unknown person. Furthermore, these ties may have an impact on managers and individuals who play important decision-making responsibilities, such as those in hiring or promotion (Ofori and Sackey, 2010). When it comes to making choices to affect a group, some people's decisions carry some weight to achieve the set objectives of the entire group. Lastly, the firm may view the acknowledged connections between an individual and their group and those between the group and other people and groups outside the firm as a documentation of the individual's or group's social credentials, which reflect the accessibility of the individual or group to resources through social networks and connections (Ofori and Sackey, 2010).

Social connections may strengthen recognition and identity. In addition to offering emotional support, being affirmed and acknowledged for one's worth as an individual and a part of a social group with similar interests and resources can result in the public recognition of one's claim to such resources. The preservation of mental health and the right to resources depends on these reinforcements. As a result, information, influence, social standing, and reinforcement may help to explain why other types of capital, such as physical capital or human capital, are unable to account for the benefits of inaction that social capital can (Ofori and Sackey, 2010). Social capital also has the potential to lead to better controls. It may exert control over group members' actions and lessen improper conduct like tardiness and moral risks. (Onyx and Bullen, 2000).

## **2.2. Conceptual Framework**

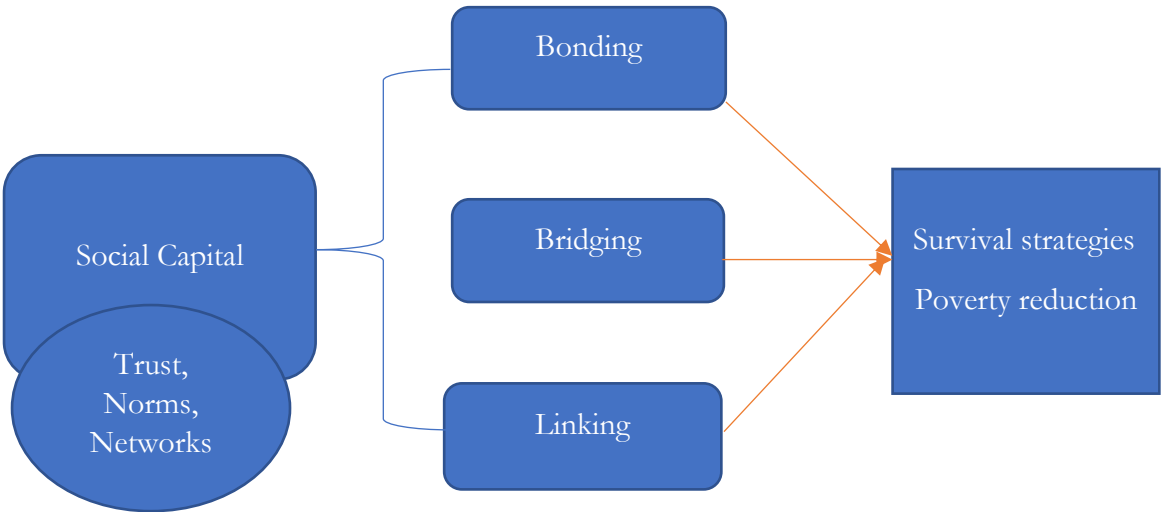
Social capital is one of the most effective forces behind entrepreneurial enterprises (Dah and Zolnik, 2011). Bourdieu (1980, cited in Utami, 2010) contended that individuals who have more connections with the 'privileged class' tend to benefit more compared to marginalised people because certain people are assumed to have more access to resources. Bourdieu who is credited with coining the term social capital asserted that, the degree to which various people can mobilize the capital of a group through proxy determines how much of a return they receive on more or less similar capital (Field, 2008, cited in Utami, 2010, p.11). Thus, those who do not have such networks or linkages are assumed to have less benefit because of less access to resources. According to Bourdieu (1980, cited in Field, 2008), social capital is a metaphor that emphasizes

the advantageous and fruitful facets of sociability. The concept of social capital can be immediately understood by picturing it as what we commonly refer to as "connections": people are connected to one another depending on their confidence in other people (Ofori and Sackey, 2010).

Several dimensions of social capital have been recognized. According to Knorringa and van Staveren (2006), bonding and bridging are the most recognised sources of social capital in literature. Other studies have however categorized social capital into three. For example, Woolcock and Putnam distinguish structural social capital into three forms. Thus, bridging, bonding, and linking social capital as the main dimensions into which social capital can be grouped (Kirori, 2015; Dahal and Adhikari, 2008). Studies on the concept of social capital show that the three can be used collectively to achieve a social goal which some refer to as collective action (Dahal and Adhikari, 2008). According to Dubet and Thaler (2004, p. 559), collective action refers to how individuals with common interests successfully navigate these interests through the intricacies of the political system and public sphere.

In related research, it is found that communities and groups with high levels of trust, shared beliefs and reciprocity have the urge for collective action to address common problems that affect them. Tro-tro drivers at the Ashaiman Main Station use this spirit of collectivism to improve their survival. Therefore, the concept of social capital and its dimensions will inform the basis under which the findings of this study will be analysed.

**Figure 1.1: Social capital-based framework for understanding survival strategies and poverty reduction**



Social capital contributes to survival strategies and poverty reduction (see Fig 1.1). However, for this to happen, the affected people first need to have adequate knowledge of how social capital (trust, social relationships, networks, etc.) can be helpful to them. Similarly, individual behaviours and practices coupled with collective action contribute directly to improved survival strategies or poverty reduction. Thus, groups or members of an association can use social capital to protect a common community resource to improve their livelihood and poverty reduction in the future. Adler and Kwon (2000, cited in Ofori and Sackey, 2010) defined social capital as a three-dimensional phenomenon that is made up of a group of people's common networks, norms, and beliefs. Social Capital is a nostrum; “it’s not what you know, but whom you know that matters” (Fine, 2003, cited in Ofori and Sackey, 2010, p.75). It is easier for a person who knows someone to get information easily about a particular place than someone who does not know anybody at that place but has some knowledge of what the place is about. Social Capital provides individuals with resourceful (enhanced communication, networking, and better access to resources) relationships that go a long way to predicting organizational performance (Ofori and Sackey, 2010).

There is a feedback process whereby poverty alleviation and coping mechanisms have an impact on social capital via related channels, skills, collective action practices, and behaviours (Bisung and Elliott, 2014). Evidence also suggests that social capital contributes to poverty reduction through the three dimensions; bonding, bridging, and linking social capital. This is because, Chen and Meng (2015) demonstrated that there is a close relationship between bonding, bridging and linking social capital when measured against several socioeconomic variables in a closed group or community. Each of these dimensions is further analysed below.

### **2.2.1. Bonding Social Capital**

Bonding social capital is defined as the solid bonds that form between people with similar backgrounds and interests, such as those connected by kinship, intimate relationships, or friendship. In other words, bonding social capital describes interactions within a group or community that are distinguished by a high degree of similarity in terms of attitudes, demography, and the accessibility of knowledge and resources (Claridge, 2018). Bonding social capital describes associations with people who are close to the entrepreneur such as partners, spouses, parents, and other family members (Appiah-Gyimah and Boohene, 2018). As established earlier, this type of social capital is often found in horizontal relationships such as in clusters, among firms and with other stakeholders, business service providers, and business associations (Claridge, 2018). Putnam further pointed out that bonding social capital reinforces exclusivity among groups as well as maintains homogeneity and group royalty which is likened to superglue in sociological terms (Utami, 2010). The bonding social capital described by Knorringa and van Staveren (2006, cited in

Utami, 2010) is significant in the context of small and medium businesses in developing countries. The study also found that strengthening social capital can help those with less resources access more resources. This statement is true for commercial transport operators in Ashaiman, hence the rationale for linking the social capital theory. In that, most of them (tro-tro drivers) have fewer resources. Strong Bonding Social Capital creates specific sorts of trust among its members that allow it to govern the free riders that are already present (Utami, 2010). For instance, this study will analyse how tro-tro drivers depend on families, friends, station masters, and drivers' unions for the provision of help in times of difficulty, acquisition of car loans, recommendations to car owners and acquisition of vehicles.

### **2.2.2 Bridging Social Capital**

Bridging Social Capital can be described as the connection people who live in one community build with members of other groups in order to get help, access information, and find solutions to problems (Appiah-Gyimah and Boohene, 2018). Bridging social capital is generally conceptualised as trust that is earned whereas bonding is seen as ascribed trust (Claridge, 2018). Bridging social capital is seen to be more relevant for industrial development in developing countries and as such more pronounced in vertical relationships in value chain development. According to Knorringa and van Staveren (2006), interactions between various groups that share similar ideals in business lead to the development of social relationships. To put it simply, this kind of social capital has a positive influence on people's relationships and networks for better well-being. In an attempt to examine the connection between social capital and poverty, Knorringa and van Staveren (2006) came to the conclusion that when social capital is well-developed, it has the power to end the cycle of marginalization and poverty. However, it is questionable if such links will be effective for underdeveloped nations. The study will investigate whether drivers under various driver's unions at the Ashaiman Main Station get driving information from other unions in different bus stations to improve their daily work.

### **2.2.3 Linking Social Capital**

Linking Social Capital is the relationship and communication with eminent people or those in positions of political influence (Appiah-Gyimah and Boohene, 2018). Linking social capital refers to ties between different strata of wealth and status for economic development. In contrast to bridging social capital, this dimension measures more accurately social capital's vertical dimensions (Kirori, 2015). Linking capital is a form of relationship that extends beyond socio-demographic variations and the level of power of the members within society varies (Szreter and Woolcock,

2004). Communities possessing a high amount of linking social capital are possibly those that promote the involvement of local people in decision-making that concerns their welfare and link them to formal institutions (Morgan, 2011). Here, the study will look at the relationship that exists between the drivers' unions and the Municipal Assembly and how the unions can influence the policies and decisions of the Municipality to the benefit of their members.

### **2.3 Conclusion**

This chapter reviewed some relevant literature on social capital. It also elaborated on the three dimensions of social capital; bonding, bridging and linking. The literature has emphasized that social capital is a resource that individuals benefit from to grow their businesses and survive. Social capital shows how those with social ties whether strong or weak ties tend to benefit to the detriment of those who do not have those ties. As discussed above, social capital is a useful stock for entrepreneurial businesses. Based on what has been discussed above about the social capital approach, it can be considered as the appropriate approach this study relies on to have a deeper understanding of the survival of tro-tro drivers in the Ashaiman Main Station.

## CHAPTER THREE

### RESEARCH DESIGN AND METHODOLOGY

#### 3.0 Chapter Overview

This chapter presents the research methods and approaches that were employed in conducting the study. The methods and approach are well structured into sub-headings, including the study population, research design and approach, sampling techniques, methods of data collection and procedures of data management and analysis. The models used for the regression analysis are further discussed. The way the qualitative data was gathered to support the quantitative data was also taken into consideration.

#### 3.1 Study Population

The research was conducted in the Ashaiman Municipal Assembly in the Greater Accra Region of Ghana (See Map 3.1). According to the Ghana Statistical Service 2021 Population and Housing Census report, the population of Ashaiman is 208,060 consisting of 103,410 males and 104,650 females.<sup>2</sup> The Ashaiman Municipal Assembly (ASHMA) is around four kilometres north of Tema and roughly 30 kilometres from Ghana's capital, Accra. The district also functions as a dormitory town for workers in the Tema Township's many industries and because of Ashaiman's proximity to Tema and Accra, inhabitants enjoy easy access to social services and infrastructure including access to roads, water, hospitals, and power.<sup>3</sup> Ashaiman Main Station is one of the largest and busiest lorry terminals in Accra, which links many other cities within the country.<sup>4</sup> It is worth mentioning that not all tro-tro drivers in Ashaiman work at the Ashaiman Main Station. Whilst some tro-tro drivers do not work at any tro-tro station, there are others who work at other neighbouring stations far and near the main station. The sampling technique has an impact on the size of the sample. Compared to other drivers in Accra, the capital city of Ghana, like Tema, Kaneshie, and other lorry stations, Ashaiman tro-tro drivers are highly cooperative. Ashaiman is a

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<sup>2</sup> POPULATION OF REGIONS AND DISTRICT REPORT.

[https://statsghana.gov.gh/gssmain/fileUpload/pressrelease/2021%20PHC%20General%20Report%20Vol%203A\\_Population%20of%20Regions%20and%20Districts\\_181121.pdf](https://statsghana.gov.gh/gssmain/fileUpload/pressrelease/2021%20PHC%20General%20Report%20Vol%203A_Population%20of%20Regions%20and%20Districts_181121.pdf) (Accessed on 12<sup>th</sup> July 2022).

<sup>3</sup> Ashaiman Municipal Assembly.

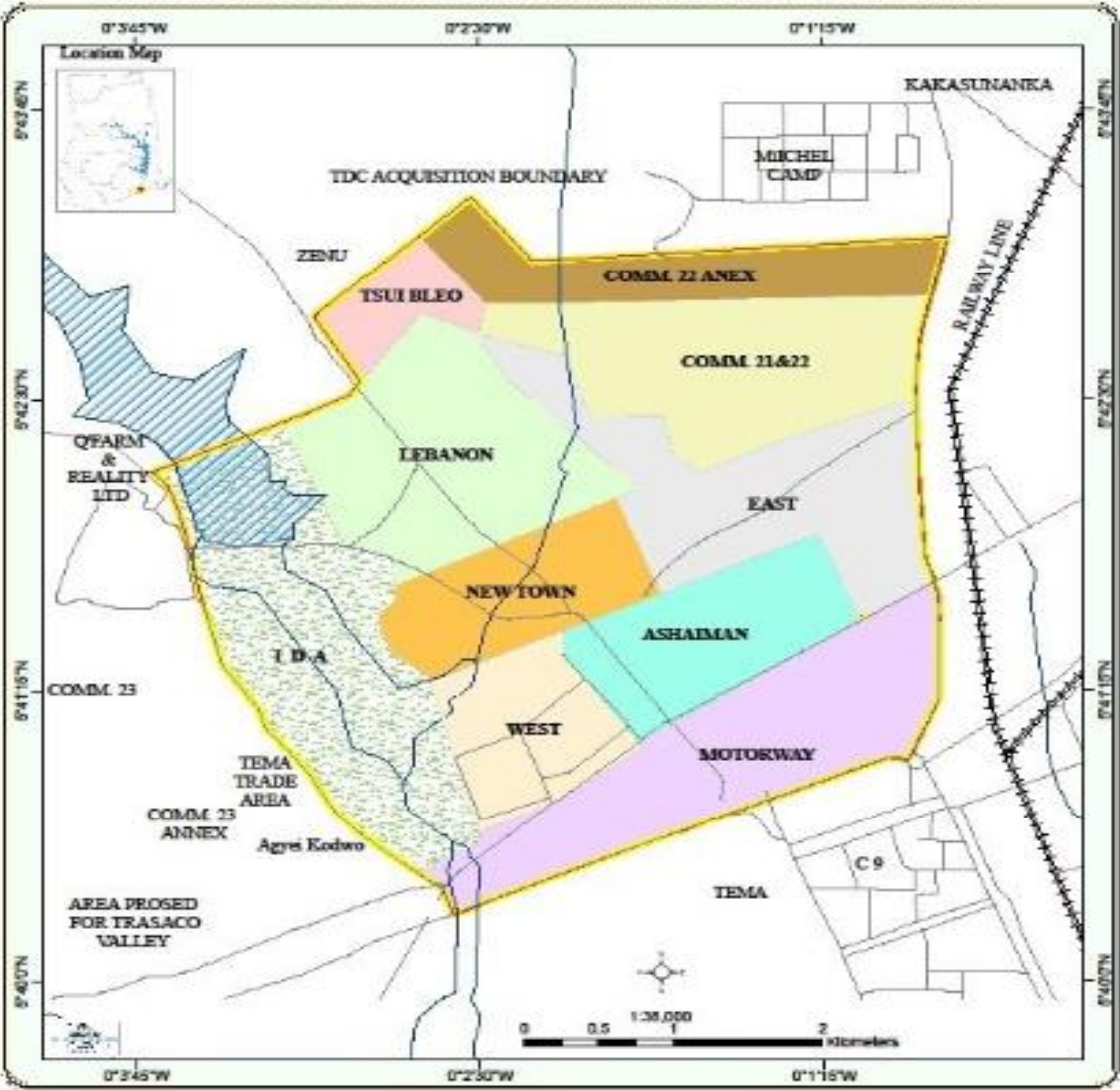
<https://www.ashma.gov.gh/index.php/about-us/the-assembly/> (Accessed on 12<sup>th</sup> May 2022).

<sup>4</sup> [ASHAIMAN LORRY PARK TotalEnergies Service Station - Gas station in Tema, Ghana.](https://www.toprated.online/cities/Tema/place/p/8987765/ASHAIMAN+LORRY+PARK+TotalEnergies+Service+Station)  
<https://www.toprated.online/cities/Tema/place/p/8987765/ASHAIMAN+LORRY+PARK+TotalEnergies+Service+Station> (Accessed on 12<sup>th</sup> May 2022).



more informal community compared to other cities, which is why the phenomenon I wish to examine (social capital) works better with Ashaiman tro-tro drivers.

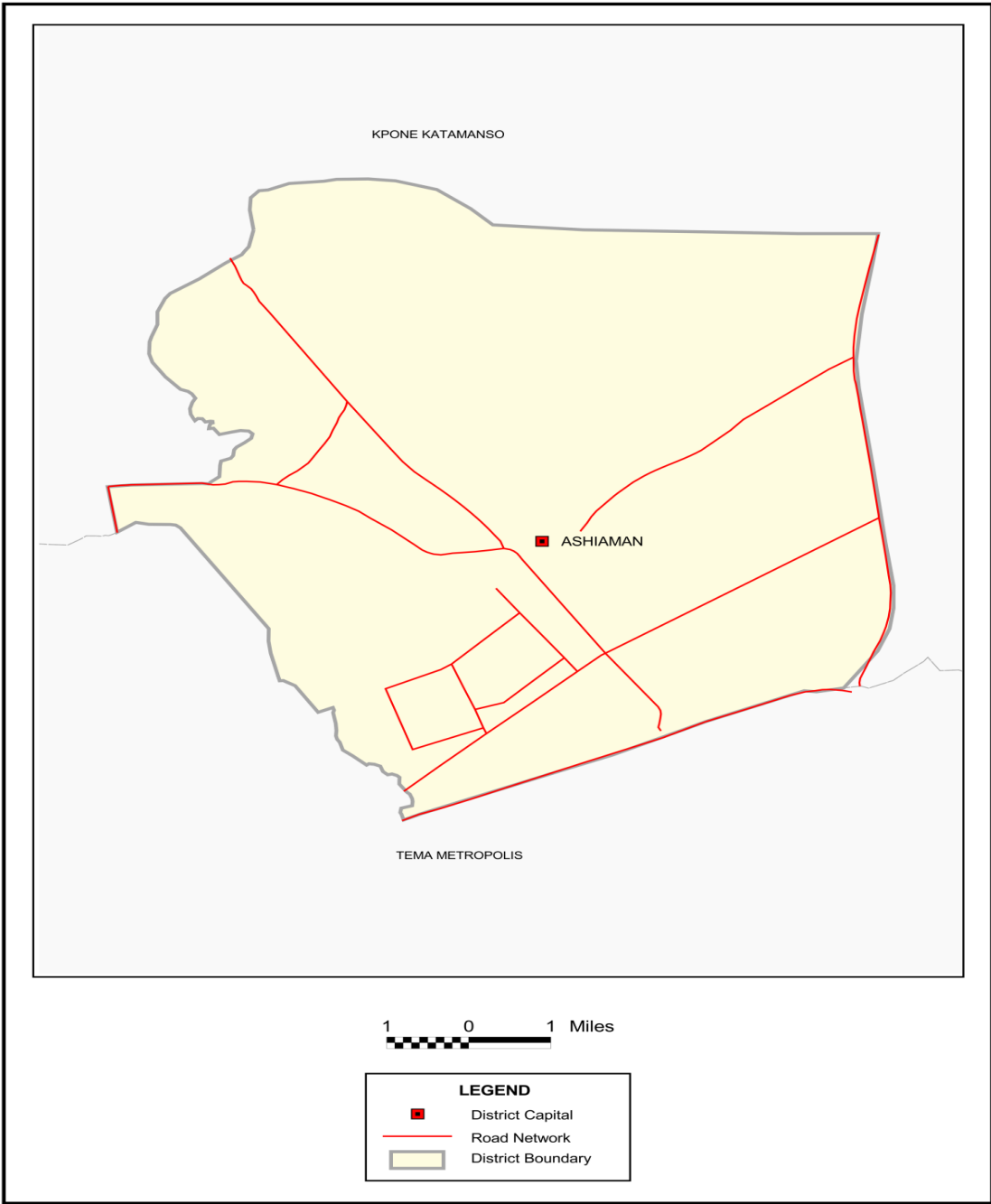
**Map 3.1: Administrative Map of Ashaiman Municipality**



Source: Physical Planning Dept. ASHMA, 2021



**Map 3.2: District Map of Ashaiman Municipal Assembly**



Source: Ghana Statistical Service, 2014<sup>5</sup>

**3.2 Research Design and Approach**

The research design refers to the methods used in research projects for gathering, analyzing, interpreting, and reporting data (Creswell, 2003). Research design is the logical process or framework for achieving the research objectives. For this study, case study research was used to

<sup>5</sup>2010 Population & Housing Census. DISTRICT ANALYTICAL REPORT - ASHAIMAN MUNICIPALITY [https://www2.statsghana.gov.gh/docfiles/2010\\_District\\_Report/Greater%20Accra/ASHAIMAN%20MUNICIPAL.pdf](https://www2.statsghana.gov.gh/docfiles/2010_District_Report/Greater%20Accra/ASHAIMAN%20MUNICIPAL.pdf) (Accessed on 17<sup>th</sup> October 2022).

analyze the tro-tro driver's social capital and their survival. A case study is a technique for researching aspects of our social structure by in-depth describing and examining one specific instance or case (O'Leary, 2017). This methodology was used to generate data in an in-depth, multifaceted, understanding of a complex issue or phenomenon in its real-life situation or context. The study will adopt the mixed method approach specifically the triangulation design. This method blends qualitative and quantitative research techniques within a single research framework. The triangulation method encompasses multifaceted approaches that capitalize on the strengths of the various approaches and reduces the weaknesses that stem from using a single research methodology. Thus, combining the quantitative and qualitative methodology in the same framework integrates the strengths of each approach.

A qualitative research methodology examines how social capital helps commercial drivers better their survival. It employed the use of interviews and semi-structured questionnaires as the basis for the data for my analysis and interpretation to establish answers to my research questions. In addition, the Focus Group Discussion (FGD) method was employed because compared to one-on-one interviews, FGD is more cost-effective and quickly produces more accurate and comprehensive information (Kinsman *et al.* 2000). Again, FGD makes information easy to verify through group triangulation. When studying circumstances like the one being investigated, qualitative methods work best for understanding processes and taking into account people's views and belief systems (Blanco-Mancilla, 2011). A survey on the importance of social capital in their survival was also done to evaluate the impacts of social capital on the lives of tro-tro drivers. The argument for using the survey is that a quantitative methodology strongly emphasizes acquiring precise data. Quantitative research concentrates on the elements of human behaviour that can be measured and designed (Rashid and Sipahi, 2021).

### **3.3 Sampling techniques/Sample size selection**

The research sampling technique that was used in this study was purposive sampling and randomized sampling techniques. Purposive sampling was appropriate for the FGD because not all drivers at the Ashaiman main station have an equal chance of participation in this research, and therefore, I needed specific types of drivers (tro-tro drivers) who can shed more light on the research issue with their experience with social capital (King *et al.* 2018). Also, the randomized sampling technique was used to collect quantitative data so that each person has an equal chance of being chosen as a participant (Creswell, 2003). Again, because the concept of social capital is best understood in groups, the study will be a cross-sectional study whose sampling frame will be

limited to commercial drivers at the Ashaiman Main Station who are members of labour unions (GPRTU, PROTOA and Cooperative unions) and other actors involved in their operations.

### **3.4 Data Collection methods/procedures**

The research relied on both primary and secondary data to expand the scope of the study. The study analyzes the primary data acquired in the fieldwork and meets the research objectives using secondary data from articles, journals, and other academic readings. Primary data were transcribed into the English language and data were grouped into themes and categories. I explored the issues of social capital, survival, funding, acquisition, and ownership in the questionnaires for data collection. The study recruited research assistants who were oriented on the research topic to help reach participants for the collection of primary data. The data collection procedure was through a community entry style. During the data collection period, I contacted one of the drivers who happened to be my church member, and a member of the Cooperative union and explained the research topic to him and seek for his assistance which he promised to help. He led the research assistants to the various drivers' union executives who permitted them to conduct the interview with the tro-tro drivers. In addition, they seek the permission of the station master to conduct the research at the station and who also led the research assistants to get access to the tro-tro drivers who are the main participants of the research work. The research topic was explained to participants in the local language for their comprehension and they started to explain how they understood about the topic of the study.

The study's findings are based on the situational knowledge of sixty-six (66) participants who were surveyed and semi-interviewed for the study. The participants consisted of sixty (60) tro-tro drivers, two (2) station masters and two (2) car owners, one (1) driver's mate, and one (1) trader at the station who can be found in the study population. The reason for interviewing/surveying this huge number of tro-tro drivers is to have diverse opinions about the research topic since they are the main focus of the study. Again, station masters were included in this research because they oversee the station's operations, rules and regulations. Furthermore, car owners were included because they are the owners of the vehicles the tro-tro drivers drive to survive and therefore, whatever they do has a direct bearing on the living conditions of the drivers, and that is why I deem it fit to include them as my part of my participants. Driver's mate was interviewed because the mates serve as helping hands to drivers in their daily operations. Lastly, I included a trader at the station who sometimes serve as the last resort to most of the drivers at the main station

### **3.5 Data analysis**

Two main types of data were gathered from the field which included qualitative and quantitative data. The quantitative data collected were coded and analysed using a statistical database software named Statistical Package for Social Scientist (SPSS) version 26. The data were also analysed using both descriptive and inferential statistics. Descriptive statistics were used to compute the mean and median distribution of respondents' age, income, household size, etc. Results were presented using frequency and percentage tables and graphs. Inferential statistics on the other was also used to see how two or more variable have correlation or association. In that way Pearson correlation, cross-tabulation and one sample test hypothesis were used to establish the relationships between for instance belonging to drivers' unions and car ownership, belonging to drivers' union and access to loan, etc. The Qualitative data on the other hand were transcribed manually by the researcher and grouped according to themes. Qualitative results were presented using direct quotations while others were paraphrased and added to the main text.

### **3.6 Scope of limitations**

My ultimate goal was to interview participants and collect the data required for this study myself to build a strong rapport with them for future research. However, financial constraints due to an increase in flight tickets and other expenses would not allow me and therefore I recruited research assistants to collect the data on my behalf. Also, getting research assistants who are fluent in both the English language and the local language (Twi) to administer the survey instruments was initially challenging but later got people who have sound knowledge of both languages, and I gave them some orientation on how to collect the data. Again, getting the drivers on board to part-take in this research was initially challenging since they were embarking on a nationwide demonstration against the increase in fuel prices and therefore, they were told by their union heads not to speak with anybody until their petition to the government is given a positive response. Nevertheless, through their leaders, they avail themselves and contributed to the study.

### **3.7 Positionality**

My zeal for researching this topic was influenced by the fact that when I was in Ghana and anytime I go to the stations to pick up a vehicle, I heard drivers complaining to their colleague drivers how things have become difficult ever since their vehicles got broken and they have not gotten another one to drive. I also heard how some of them got a vehicle through someone linking them to the vehicle owners. This motivated me to research the lives of tro-tro drivers and their experiences and how social capital has helped them in their survival. I applied the insider approach as a way of my positionality for the data collection. An insider is considered as someone who is familiar with the surroundings that place them in the context of local knowledge (Adu-Ampong and Adams, 2019).

My research assistants introduced me to the union's executives as someone who used to live in Ashaiman before I left to study abroad and the driver who led them to the unions' executives also confirmed that I was his church member.

My research assistants presented an introductory letter which I collected from the International Institute of Social Studies (ISS) to the various drivers' unions and introduced me as a master's student in the Netherlands which projected the research as credible and worthy of time from the participants. In addition, my research assistants presented themselves as 'socially acceptable incompetent' to get along with participants. According to Lofland *et al.* (2006, cited in Adu-Ampong and Adams, 2019, p. 587), the socially acceptable incompetent is a presentational technique where the researcher assumes the character of someone who needs to be "taught" things that may even seem clear because they are "ignorant" to avoid offending others. This allowed them to keep access to information relevant to the research objectives.

### **3.8 Ethical Considerations**

Researching on people's survival requires observing certain ethics such as confidentiality, consent seeking, anonymity, etc. Given this, consent were sought from the station master and various drivers' leaders to explain the goals of the study and seek the consent of tro-tro drivers to participate in the study. Also, participants were made aware of their rights to withdraw from the study at any time without any consequences. The research also ensured confidentiality and anonymity to protect respondents by protecting the data collected and concealing their identity. The data obtained from the respondents were used strictly for academic purposes.

## CHAPTER FOUR

### CONTEXTUALIZING TRO-TRO

#### 4.0 Chapter Overview

This chapter elaborates on the meaning of tro-tro and its originality. It also highlights the specific names given to tro-tro in other parts of the African continent. The chapter mentions some importance of tro-tro to the transportation system and the overall economy of Ghana. Who the tro-tro drivers are, and their demographic characteristics are taken into consideration according to the findings on the field. This chapter concludes with some challenges confronting tro-tro drivers in their daily work.

#### 4.1 Meaning of Tro-tro

Tro-tros, as they are known in Ghana are minibuses that seat 10 to 19 people and run on predetermined routes within the city.<sup>6</sup> The name ‘Tro-tro’ derives from the Ga language term "TRO," which means "three pence" and refers to the penny coins that were in circulation during Ghana's colonial history on the Gold Coast, suggesting that these vehicles cost each passenger three pence for each ride (Clayborne, 2012, p. 1-2). According to Kumar and Barrett (2008), tro-tro has other different names and capacities in other cities in African countries (See Table 1.1). These vehicles provide flexible, typically economical services yet, they also play a sizable role in the continent's well-known issues with traffic safety (Boateng, 2021).

**Table 1.1: Other names of tro-tro in other cities in Africa**

City	Specify names	Capacity of vehicle
Accra	Tro-tro	8-25
Abidjan	Gbaka	22
Conakry	Magbana	15-18
Dakar	Car rapide	23-32
Kigali	Twegerane	14-20
Lagos	Danfo, Molue	16-18
Nairobi	Matatu	14

**Source: Copied and modified from Kumar and Barrett, 2008, p. 9**

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<sup>6</sup> Report from the Field: The Tro-Tro – An Essential Mode of Transport in Accra, Ghana. <https://news.climate.columbia.edu/2010/09/29/report-from-the-field-the-tro-tro-an-essential-mode-of-transport-in-accra-ghana/> (Accessed on 11<sup>th</sup> May 2022).

Tro-tro has now become a primary mode of transportation, owing to its cost and ability to explore and travel to all regions of the city. Tro-tro (minibus) is the backbone of Accra's urban transportation operations.<sup>7</sup> Tro-tros, which are run and governed by unions, have emerged as the city's largest private-sector contributor to transportation services in recent years. It should be emphasized that 70% of Accra residents utilize tro-tros to get to work or shop.<sup>8</sup> For local and intra-regional travel, city inhabitants can use this service to cut costs (Kwakye *et al.* 1997). A variety of vehicles, including the Mazda 15-seater, the Mercedes-Benz 207-seater, the Toyota Hayes 207, the Nissan 207, and the Volkswagen LT 208 33-seater, are used as tro-tros in Ghana (Clayborne, 2012, p. 138).

**Figure 1.2: Tro-tros loading at the Ashaiman Tro-tro Main Station**



**Source: Fieldwork, 2022**

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<sup>7</sup> Report from the Field: The Tro-Tro – An Essential Mode of Transport in Accra, Ghana. <https://news.climate.columbia.edu/2010/09/29/report-from-the-field-the-tro-tro-an-essential-mode-of-transport-in-accra-ghana/> (Accessed on 11<sup>th</sup> May 2022).

<sup>8</sup> Report from the Field: The Tro-Tro – An Essential Mode of Transport in Accra, Ghana. <https://news.climate.columbia.edu/2010/09/29/report-from-the-field-the-tro-tro-an-essential-mode-of-transport-in-accra-ghana/> (Accessed on 14<sup>th</sup> July 2022).

Commercial bus driving necessitates a greater level of formalized expertise as well as financial resources. They are commonly obtained through an apprenticeship-style training program for young men working as drivers' mates. Commercial drivers as we observed at provincial bus stations often load passengers just at bus stations and drive between them without taking on extra passengers (Stasik and Klaeger, 2018). Stasik and Klaeger (2018, p. 10) posited that “most significantly, they only leave the station when they are full—a method known as "fill and run." At Ghanaian bus stations, the loading process encompasses the various tactical and temporal behaviours of many actors. Those who only use the fill-and-run technique are mainly those who drive larger, slower buses and don't mind waiting hours for their turn to load their cars (Stasik and Klaeger, 2018). Tro-tros are the ubiquitous minibuses to be found in urban cities (Boateng, 2021).

#### **4.2 Importance of tro-tro**

Tro-tro has become popular in urban cities because the Metro Mass Transit (MMT) which is a state-owned transport system was not enough to convey people to their various destinations (Clayborne, 2012). Despite extensive efforts by both national and local administrations to build publicly coordinated stage-bus services, tro-tros have remained a cornerstone of Ghana's public transportation system (Clayborne, 2012, p. 54). The tro-tro service has enticed private operators into the urban transportation market and made up for governments' inability to address the population's transportation needs (Kumar and Barrett, 2008). Tro-tros only occupy around 30% of Ghana's road area, yet they transport more than 70% of all passenger trips (Boateng, 2021). The majority of the people who do own their private vehicles prefer to patronize tro-tro to various destinations than any other mode of transport. The size and speed of tro-tros allow them to operate in narrow and congested streets which makes their availability relevant to serve a huge number of the population who do not own their private vehicles and rely on tro-tro as their mode of transportation (Kumar and Barrett, 2008).

#### **4.3 Who are Tro-tro Drivers**

Tro-tro drivers are part of entrepreneurs in the transport sector in Ghana. Tro-tro drivers in Ghana are predominately males within the age bracket of 20-65years. They normally operate under several drivers' unions such as the Progressive Transport Owners Association (PROTOA), the Ghana Co-operative Transport Association (Co-operative) and other unions but most especially the Ghana Private Road Transport Union (GPRTU) which is a fully-fledged informal sector union that represents transport owners, drivers, and their assistants (Adu-Amankwah, 1999 cited in Osei-Boateng and Ampratwum, 2011). Commercial drivers register themselves under drivers' unions at the various bus stations before they can operate. On the other hand, others also decide not to operate as station drivers but work along the roadside to pick up customers to their various



destinations which they normally refer to it as “Overlapping” (Stasik and Klaeger, 2018). Their main activities are to transport people and goods from one station to another or various destinations. The tro-tro drivers are one of the vulnerable and low-income earners in the informal economic sector in the country.

Tro-tro drivers can be considered survivalist types of entrepreneurs in Ghana. Survivalist entrepreneurs are those types of entrepreneurs whose activities aim at reproducing life and culture in their local context. Berner *et al.* (2012, p. 387) define survivalist entrepreneurs as those who are driven by necessity, have modest capital requirements, rely on diversification techniques, are ingrained in family and kin, and other factors. This is because they require local capital and skills to start their businesses and no entry barrier for their work. They are assumed to be part of the informal economy. In Ghana, a significant number of informal sector workers are trapped in poverty because they are unable to make enough money to sustain both themselves and their families (Osei-Boateng and Ampratwum, 2011) so because of that, they make use of social capital as a means of setting up themselves and as survival on daily basis. Most of these drivers do not own the vehicles they use for their daily operations. Mostly, these tro-tro drivers start as mates or conductors before they learn and develop to become drivers and sometimes as car owners. The activities of tro-tro drivers are important because without them most people in Ghana would not be able to move from one place to another to transact businesses for their daily bread.

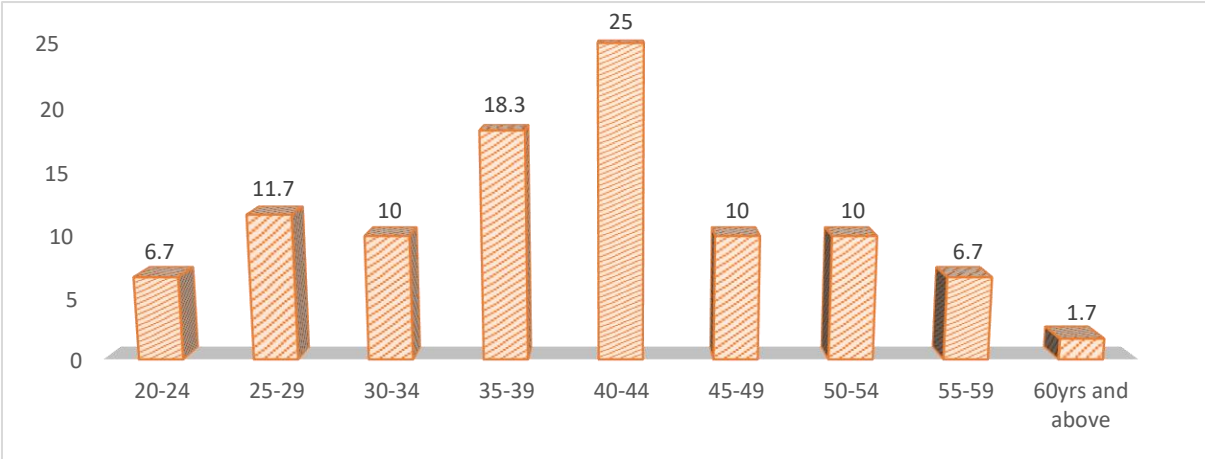
#### **4.4 Demographic Information of Tro-tro Drivers (Respondents)**

##### **4.4.1 Ages and Sex of Respondents**

The findings show the percentage of age brackets of respondents from the field survey (see fig. 1.3). According to information obtained from the field, most of the drivers (25%) interviewed fall into the 40-44 age bracket while only 1.7% are aged 60 years and above. That notwithstanding, the minimum age observed on the field was 20 years and the maximum being 64 years old. The average age of the Ashaiman drivers is 40 years old. Regarding the sexes of the drivers, all those selected for the interview were males. The sex of the industry participants is in line with national and regional data since the tro-tro business is a male-dominated field even though few women are also engaged in commercial driving.

The findings of this study correlate positively with other studies with tro-tro drivers in Accra but with slight variation. Clayborne (2012, p. 129) also confirms the average age of tro-tro drivers across four (4) loading terminals (Accra (Tema), Kaneshie, Madina, and 37-Military Hospital stations) to be 45.5 years with the minimum and maximum ages being 18 and 61 years respectively.

**Figure 1.3: Percentage of Ages of Respondents**



**Source: Field Survey, 2022**

**4.4.2 Marital Status**

Information was also obtained on the marital status of the drivers interviewed and the results are shown in Table 1.2. The result from the field shows that the majority (63%) of the drivers interviewed are married while the minority (1.7%) are separated. However, it is also interesting to note that approximately 22% of the respondents have never been married before.

**Table 1.2: Percentage of Marital Status of Respondents**

No.	Type of unions	Frequency	Percent	Cumulative Percent
1.	Married	38	63.3	63.3
2.	Consensual Union	3	5.0	68.3
3.	Separated	1	1.7	70.0
4.	Divorced	3	5.0	75.0
5.	Widowed	2	3.3	78.3
6.	Never Married	13	21.7	100.0
	<b>Total</b>	<b>60</b>	<b>100.0</b>	

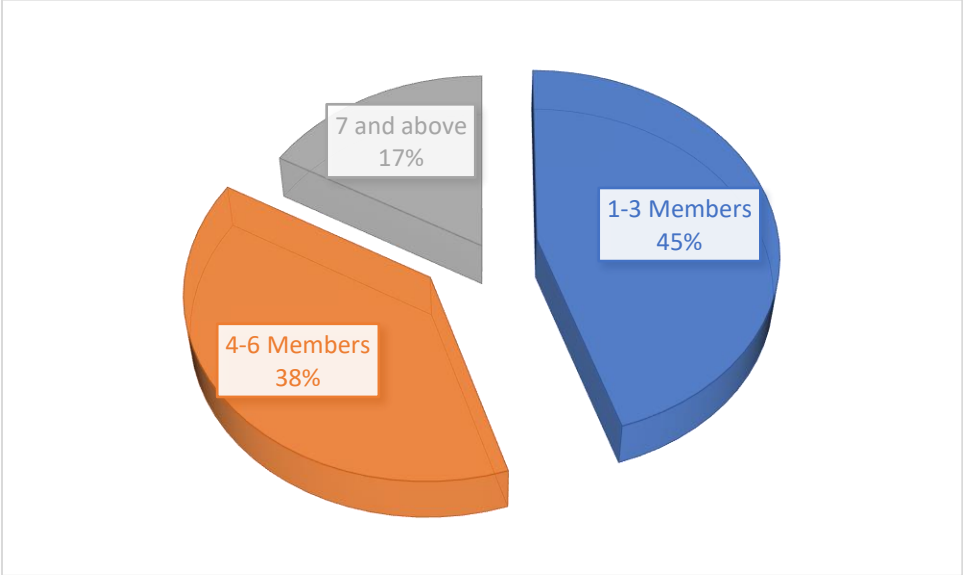
**(Source: Field Survey, 2022)**

**4.4.3 Household Size**

Data were also obtained on the household size of the drivers involved in the study. According to the information gathered, 45% of the respondents have a household size between 1-3 members while 17% have seven or more household members (see Figure. 1.4). Average household size shows the financial burden on the study population. For this survey, the findings show an average household size of 4 members per household as applied to the tro-tro drivers. This is the same as the average household size for the Municipality (ASHMA, 2021) but quite higher than Ghana’s average household size of 2.4 persons per household (GSS, 2019). This implies that most of the

drivers have a higher financial burden considering their low level of income if they are not supported by their spouses. There is therefore the need to support or advocate for working spouses for these drivers if they are to make any meaningful living in Accra.

**Figure 1.4: Percentage of Household Size of Respondents**

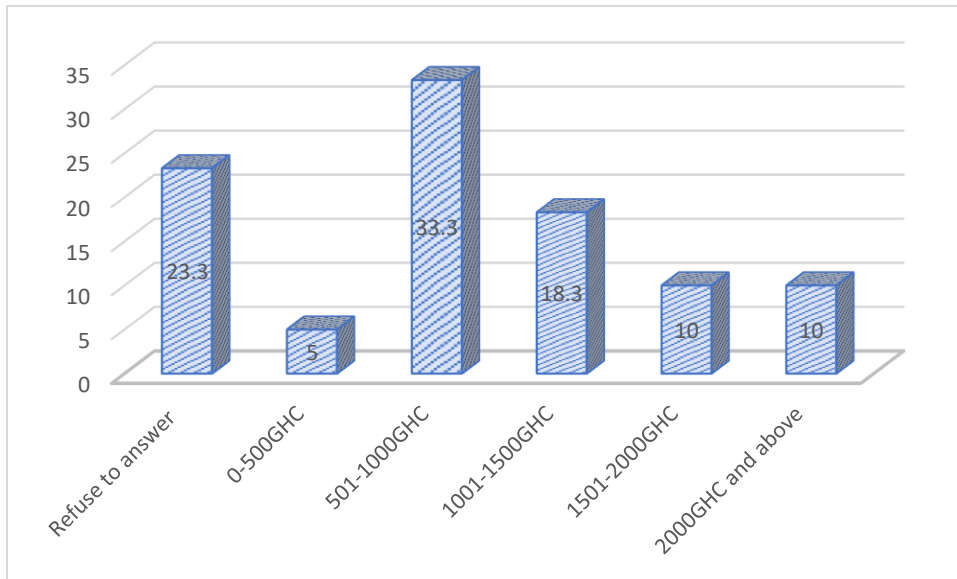


**Source: Field Survey, 2022**

**4.4.4. Household Income of Respondents**

Tro-tro drivers earn their income through the daily sales they make from their work. The study investigated the household income of drivers at the Ashaiman Main Station. The findings show that the majority (33%) of the sample population earn income between GHc501-1000 and 18% for GHc1001-1500 while few (10%) of the drivers have above GHc1500 ((Fig. 1.5). Moreover, the average income derived from the field shows an estimated GHc1,413.00 whereas GHc400 and GHc5,600.00 represent the minimum and the maximum income respectively according to the field data. Comparing these figures with the national average income of Ghana being approximately GHc3,908.5 (GSS, 2019), it can be concluded that tro-tro drivers fall into a low-income category and as well confirmed the findings of Clayborne (2012) that posited tro-tro drivers are poor when he conducted a similar study on commercial drivers in Ghana. It should be noted that €GHc14

**Figure 1.5: Percentage of Household Income of Respondents**



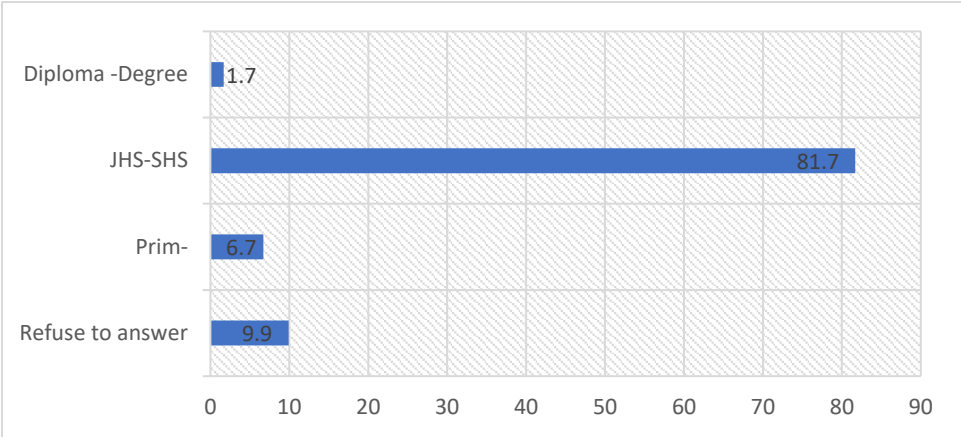
**Source: Field Survey, 2022**

#### **4.4.5 Educational Level of Respondents**

The educational status of the respondents also shows that a significant proportion (81.7%) of the respondents have JHS/SHS as their highest level of formal education while only 1.7% have a Diploma as indicated (see fig 1.6). 9.9% of the drivers refused to answer the question on educational level. The educational level of the drivers generally varies and confirms the situation with other similar work with tro-tro drivers.

For instance, according to Clayborne (2012, p. 129), it was difficult to elicit complete and honest information about the educational and employment experiences of study participants because the majority of interviewees were reluctant to go into details about their educational background and how it affected their employment decisions. He further asserted that existing research generally depicts tro-tro drivers as poor and uneducated where he discovered that 56% of tro-tro owner-drivers (14 out of 25 interviewees) did not finish elementary school (Clayborne, 2012). The same situation can be related to tro-tro drivers at the Ashaiman Main Station when some of the drivers hesitated on answering about their educational levels and a large number (81%) only completed high school.

**Figure 1.6: Percentage of Educational Level of Respondents**



**Source: Field Survey, 2022**

**4.5 Challenges facing Tro-tro drivers**

Generally, drivers in Ghana face a lot of challenges in the course of their work. These challenges include bad roads, high prices of fuel and spare parts, harassment from Police, and non-negotiable daily fees by car owners (Boateng, 2021). During the fieldwork, the drivers also enumerated these challenges stated above as the ones confronting their operations which confirms what Boateng (2021) stipulated. One critical challenge that ran through all the interviews was the high prices of fuel and how this is affecting the tro-tro business. Furtherance to this, is the high prices of vehicle parts and this is attributed to the continuous depreciation of the Ghana Cedi against other major trading currencies. Other challenges highlighted were bad road networks and continuous harassment from the police (MTTD) which are further emphasized below.

**4.5.1 Bad Road Networks**

First, in Ghana, there are a lot of bad road networks that prevent the smooth running of the transportation system. Most roads in Ghana are in poor condition (Kumar and Barrett, 2008). As a result, drivers are not able to operate fast to convey people to their destinations. The nature of the roads also leads to a constant breakdown of vehicles which normally send tro-tro drivers to the mechanic shops to repair them. Therefore, daily sales of drivers at the end of the day’s work are used to maintain their vehicles leaving them with little or no money to fend for themselves and their families. Detailed field interviews with participants confirmed this challenge drivers face.

“The vehicles often got broken because the roads we use are not good. So, from the shop, you go to the station for loading and when you are driving, by the time you realize your tyre has

blasted but when you inform your car owner, then he says you complain too much but it isn't our fault. The roads we use don't help us" (Driver-Co-operative, July 2022).

".....the next morning when the driver comes, he complains about his tyre and the next time, it is about the gearbox. So, in all the roads they drive on is not helping so every day when the vehicle works and even brings money, the next day the driver will come and collect all the money to maintain the vehicle" (Car Owner, August 2022).

#### **4.5.2 Lack of Access to Credit**

Tro-tro (mini-bus) drivers in Ghana face a lot of challenges in terms of access to loans or credit to finance their operations. This is due to the banks' reluctance to accept automobiles as collateral for the loans and the fact that the revenue streams are insufficiently reliable to guarantee the banks' loan repayment (Kumar and Barrett, 2008). Most tro-tro drivers do not own the vehicles they drive and as a result, they cannot use their vehicles as collateral to secure loans to expand their businesses. Aside from the collateral tro-tro drivers do not have to secure loans for the business, they also face gender discrimination in securing loans from banks and other financial institutions. Generally, most banks do not prefer to give loans to men which tro-tro drivers are no exception because it is assumed that they might run away with the loan without paying it back. Below is a piece of evidence from a participant during the fieldwork.

"Some financial institutions and banks prefer to give loans to only women. They don't trust men when it comes to repayment of loans" (Driver-GPRTU, July 2022).

There is clear gender discrimination in access to loans to engage in productive activities.

#### **4.5.3 Constant Increase in Fuel Prices**

Fuel prices are seen to have a significant effect on the operating cost of freight regardless of the mode of transport (Gohari *et al.* 2018, p. 1). Some studies have established that cost of fuel keeps increasing because there is cost associated with the various transport mode (Gohari, *et al.* 2018, p. 2). The costs according to this study are pre-haul, line haul and end haul which makes the final cost of fuel expensive (Gohari, *et al.* 2018). In the developing world, for instance, the pre-haul and end-haul are mostly carried by road, air, rail, sea, or a combination of the above. The situation is the same in Ghana where the cost of fuel is dictated by events in the international market and hence has a consequence on the commercial transport operators. Prices of fuel in Ghana keep increasing which leaves various drivers' unions with no choice but to negotiate for an increment in lorry fares that mostly affect their work because passengers become dissatisfied

and sometimes leads to quarrels and fighting along the way or at the station over lorry fares. Below are some of the problems respondents raised during the FGDs concerning fuel issues.

“.....because of the petrol issue, everybody has become hot. For instance, if a driver goes to Kpando and comes right now he can buy petrol for more than GH¢700 (€14) and loading too we do not get much from it. So how much will a driver gets to save that if you ask him for something he can give you? (Driver-Co-operative, July 2022).

“My comment right now is that we the drivers are suffering. In terms of fuel, we are suffering. Recently, everything is part of the fuel because if you load and go and you don't get some passengers back and come back with an empty vehicle, that money you used to go is the same money you will use to buy fuel. So, when you go, how will you come back? We also have wives and children, we pay rent because we are not staying in our own houses and so in fact, it has become difficult for us as drivers” (Driver-Co-operative, July 2022).

#### **4.5.4 Harassment from Corrupt Police MTTD**

Road safety is important in Ghana that is why the Police Patrol team, and the Motor Traffic and Transport Department (MTTD) unit of the Ghana Police Service are always on the road to ensure that drivers (both commercial and private) abide by road rules and regulations. However, instead of the MTTD performing their duties diligently, they rather see this as an opportunity to extort monies from drivers for breaking road safety rules. Boateng (2021) problematizes that tro-tro drivers are routinely targeted by dishonest police officials who threaten them with arrest in order to extract bribes. Instead of pardoning drivers for minor offences and warning them not to repeat the same thing, the Police MTTD normally stop these drivers on the roadside, delay them for long hours and end up threatening to send them to court if they do not pay a certain amount of money.

The field data also shows constant harassment of drivers by the Police MTTD. According to detailed interviews, such harassment is meant to extort monies from these poor drivers for minor offences that they are not supposed to be arrested. Some of the drivers noted that, the officers in most instances demand various sums of monies before they are freed. This is what the researcher describes as harassment from corrupt police officials. Below are some narratives to describe such scenarios.

“Okay, so when you are driving and a police officer sees that your vehicle has a fault or you have committed a small offence, sometimes they serve it as a warning and tell you to repair the thing when you go. Other times too they will arrest you and ask you to give them

something small. When you look at the money they are requesting and it is not something you should let them delay you, then give them and go” (3<sup>rd</sup> Driver-GPRTU, July 2022).

“With police, we are always with them. Anytime they can arrest you if your papers are not good. Whatever you do if you do not have a license, they will arrest you. So, for them, we walk with them like husbands and wives. When it happens, we sometimes call our union office and they come and help us. Now with the vehicle breakdown like my brother said it is the same thing. That one you must do it on your own” (2<sup>nd</sup> Diver-Co-operative, July 2022).



## CHAPTER FIVE

### ORGANIZATION OF THE ASHAIMAN MAIN STATION

#### 5.0 Introduction

There are several bus terminals/stations found across the country. In Ghana, bus stations are centres of mobility, much like they are at the heart of all transportation hubs worldwide (Stasik and Klaeger, 2018). There are a lot of activities that happen at various lorry terminals or stations in the country. This chapter only concentrates on the organization of the station concerning the operations of some stakeholders at the Ashaiman Main Station. It also focuses on the day-to-day happenings at the station before tro-tro drivers set off to work, their means of acquisition and ownership of the vehicle, and the various drivers' unions found within the Ashaiman Main station.

#### 5.1 How the Station is Organized

In Ghanaian bus terminals, the process of loading considers the diverse tactical and temporal behaviours of several actors (Stasik and Klaeger, 2018). Commercial bus drivers in provincial bus stations frequently use the "fill and run" technique, where they only load passengers in bus stations and travel between them without picking up more (Stasik and Klaeger, 2018). Ashaiman main station is one of the biggest and busiest lorry stations in Greater Accra. The station connects several other cities around the nation.

There are four principal actors found at the various tro-tro stations in Ghana; passengers, who are the station's primary customers; station masters who are primarily responsible for organizing vehicle loading and departure; drivers of the buses, cars, and trucks that ply their respective routes, most of whom employ one or more assistants, known as driver's mates; and the multitude of itinerant sellers and service providers, known as hawkers, who take advantage of Ghana's unique multifunctionality (Stasik and Klaeger, 2018, p. 94). Every bus station is managed by several station masters. Station masters are considered gatekeepers of various lorry terminals in the country. Without their permission, tro-tro drivers cannot operate from a particular station. It is worth noting that these station masters perform several checks before and after drivers load passengers and goods from one station to another. Some of their duties captured during the data collection period include the following.

“I am part of the Ashaiman Cooperative Union, and I am forty-two (42) years old. I have been a station master for four (4) years. What happened in the morning is that, as a station master you come early and come to the field to check the vehicles that are loading. You can check the driver's license, tyres, and other things. You must check everything before they move so that the

police wouldn't disturb them on the way but if a driver doesn't load, we don't check him" (1<sup>st</sup> Station Master, August 2022).

"I am forty-five (45) years old. My duties here are that I am a porter and a station master. I have been the station master for three (3) years. What I do as a station master to help the drivers is that I check them till they close. When they get an issue like a police case, I go there and attend to their needs. I also check spare tyres, clean seats, the driver's dressing, and passengers if there is any issue to resolve. I make sure that a driver doesn't bring a vehicle in poor condition here for him to go and get a problem on the way. I don't want any problems but if there should be a problem then it should be a mistake or something that wants to come but something that will bring a lot of problems on the way alone, we don't like it. Again, if they do not maintain their vehicles too, I don't load them until they finish maintaining the vehicle and I see the strength of the car before I load them" (2<sup>nd</sup> Station master, August 2022).

These findings mirror with a study by Onyx and Bullen (2000) that examine how social capital controls the behaviours and conducts of members in a particular group. Through the activities of the station masters, drivers can avoid unnecessary problems with the police in the course of their work.

**Figure 1.7: A Picture of the Ashaiman Main Station (Source: Fieldwork, 2022)**



## 5.2 Membership of the Transport Unions

Tro-tro drivers belong to various transport unions. At the Ashaiman Main Station, there are three (3) main transport unions found there namely, GPRTU, PROTOA and Co-operative. Drivers must register with any of these drivers' unions or other ones before they can operate at the station. Any application for commercial vehicle registration is submitted to the ASHMA's licensing officer by the responsible executives of the local drivers' union or branch that the vehicle will operate under (ASHMA, 2017). This makes various drivers' unions powerful and compels all tro-tro drivers who are willing to operate at the station to register themselves under these unions. Data obtained from the field shows that 45% of the respondents were members of GPRTU whilst PROTOA members were only 10% and 18.3% of the sample population belonged to Cooperative. However, 26.7% of the respondents do not belong to any of the transport unions operating at the Main Terminal and hence do not enjoy any benefit from these associations. It is, therefore, leant that membership of the various transport unions is not the criteria for loading at the station but the ability to pay the toll after loading.

Undoubtedly, GPRTU is considered as the largest and the oldest transport union in Ghana's transport industry. This observation is supported by Clayborne who in his study indicated that the GPRTU controls approximately 90% of private road transport using mini-buses in the Greater Accra Region of Ghana (Clayborne, 2012, p.115). Also, their activities are dominated by short-short distances within the Ashaiman Municipality whereas the PROTOA and Cooperatives cover long-distance routes such as Ho, Kpando, Aflao, etc. The driving distance from Ashaiman to Ho is about 131.0 kilometres.<sup>9</sup> Observations also showed that even though the Cooperative union constitutes only about 10% of the operations at the station they are very strong and powerful and can object to certain unfavourable policies that do not favour their members. A cursory look at the Cooperative union also shows the efficient operationalization of the social capital concept in relative terms for their ability to guarantee vehicle loans and "work and pay" vehicles for their members. This was well captured by some of the drivers during the fieldwork.

"I am a driver with Ashaiman Cooperative Union. Truly, they gave me a 'work and pay' car and by God's grace I have been able to work and pay for the cost of the vehicle and I have become a car owner now" (4<sup>th</sup> Driver, July 2022).

Another driver also narrated the 'work and pay' scenario as follows:

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<sup>9</sup> Calculate Distance Between Ashaiman and Ho – Plan your trip  
<https://citymeter.net/distance-between-Ashaiman-and-ho-2913151840> > Accessed on 31<sup>st</sup> October 2022.

“.....it is not only about money. With our leaders, we always pray for them that they should help us like the way they have been doing to help us to get ‘work and pay’ cars. I pray that they remember and help us so that in future we can also become car owners” (3<sup>rd</sup> Driver, July 2022).

The present findings seem to be consistent with other research which found that communities that encourage people's participation in decisions affecting their welfare and connect them to formal institutions are likely to have high levels of linking social capital (Morgan, 2011). Leaders of these drivers' unions at the station are very powerful that they register vehicles at the Municipality to operate at the station. They are able to influence the government's policies for the benefit of their members. For instance, they can negotiate with the government on decisions pertaining to fuel prices and fair transportation fares to charge for their services. In addition, the findings support previous research into bonding social capital which links drivers' unions and drivers' access to their own car.

### **5.3 Ownership of vehicle/Mean of Acquisition**

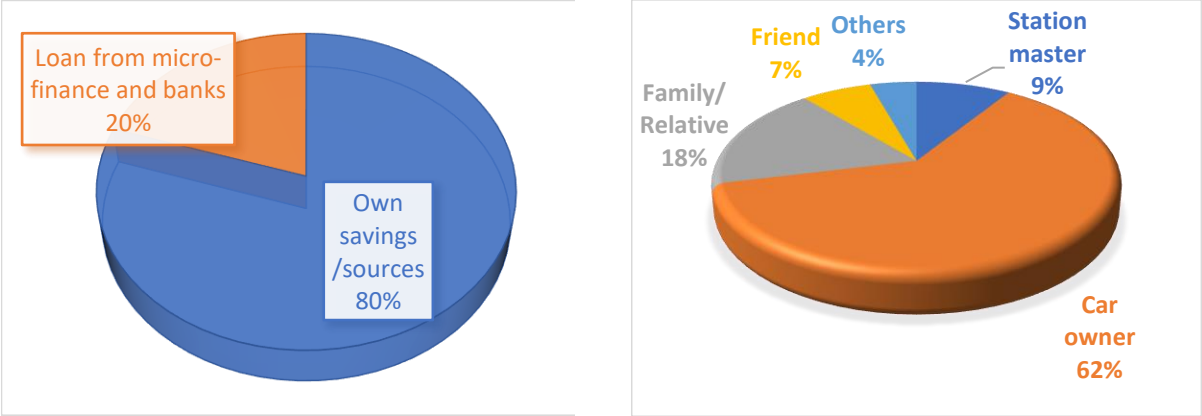
Most tro-tro drivers do not own the vehicle they drive to survive. They get their cars either from family or relatives, friends or other people popularly known as ‘car owners’ through the help of others. Also, in developing countries where much of the population is employed in the informal sector, they lack the needed collateral or proper legal documents for financial institutions to stand on and access their creditworthiness. The resultant effect is that many remain out of bank credit (Siddiqui, 2021). Only a few drivers can buy their vehicles out of their personal savings.

Of the drivers who have their own vehicles, the majority (80%) acquired them through their own savings while only three (3) people representing 20% acquired their vehicles through loans from micro-finance and banks. Furthermore, regarding the ownership of tro-tro vehicles, approximately 25% are both car owners and drivers whilst 75% are drivers only (see Figure 1.8). This implies that 25% of the drivers do not account to anybody but to themselves and hence may have different survival strategies. Those who do not have their own vehicles account to their car owners on several bases depending on the agreement between them. Whilst some car owners propose a flat rate for drivers to pay, other car owners propose a shared percentage of the daily sales made by the driver. As Clayborne (2012, p. 136) asserted, there are a variety of agreements between drivers and owners or investors, ranging from leasing agreements to periodic profit sharing to a fixed charge paid to the owner on regular basis regardless of whether the tro-tro driver makes a profit or loses money.

Of the 75% (45 people) who are drivers only, approximately 47% indicated that the vehicle belongs

to their car owners, 25% to station masters and 13% to relatives/family. In line with this, Clayborne (2012, p.135) contested that approximately 52% of tro-tro driver-car owners acquire their vehicles through their own savings with only a few are able to access to loans to purchase their cars. This means that borrowed funds or loans for a start-up is very scares and hardly made available for informal sector worker who does not have social capital/network.

**Figure 1.8: Percentage of Means of vehicle acquisition and vehicle ownership**



Source: Fieldwork, 2022.

According to the results of the present study, earlier research has shown that entrepreneurs enjoy the connections of people close to them which are referred to as bonding social capital ((Appiah-Gyimah and Boohene, 2018). This is evident in the findings where drivers got the vehicles they drive from close associates or through the recommendation of close friends.

**5.4 The Role of ASHMA in Public Transport Regulation**

Institutions such as the Local Authorities play a vital role in the management and regulation of commercial transport operations. Kumar and Barrett (2008, p.45) quoted that “Under the Local Government Act, urban passenger transport is a devolved responsibility falling to the local assembly covering the area in question”. The Transport Department of the Ashaiman Municipal Assembly is the department in charge of ensuring that all commercial vehicles in the Municipality are roadworthy, drivers have valid driving licences and valid ASHMA vehicle stickers with registration numbers on their vehicles (ASHMA, 2017). ASHMA in the exercise of the Local Government Act, 2016 (Act 936) has set bye-laws to ensure that commercial drivers who want to operate within the Municipality abide by them. In the Municipality, there are basically four different kinds of commercial transportation systems: buses, commercial vehicles (tro-tro), shared

taxis, and hired services and the Ashaiman main station in the Municipality serve as the starting and finishing points for all intracity and intercity transportation operations (ASHMA, 2021).

For this reason, data was gathered on the relationship between drivers and the Ashaiman Municipal Assembly on the subject matter. The result shows that half of the drivers (30 respondents) have a good relationship, 22% for bad relationships and 28% for neutral relationships for the 60 tro-tro drivers sampled for the study. Moreover, the availability of help and support from the Assembly was also looked at and it came out that the Assembly hardly support drivers. The type of support gathered from the field includes regulations of parking and control of wrongful parking, registration of routes and updating of transport database, tolling at the terminal, etc. This was confirmed by 70% of the respondents whereas only 30% showed that they do get support from the Assembly. Aside from the above, the Assembly also provides and maintains the physical infrastructure like the roads and road furniture for commercial transport operations. Whiles some of the respondents indicated that the Assembly is performing its roles effectively, others have serious challenges with the way the main station is being managed. They indicated that the traders at the station have taken over their spaces meant for parking and therefore creating some sort of conflict at the station.

It can therefore be said that the regulation of the tro-tro is a little problematic and not too far from the findings of Clayborne (2012) that show the private transport industry is self-regulatory. He added that because the sector is self-regulatory, the relationship that exists between local and federal regulators is weak and poor which results in ineffectiveness which has lasted for a very long time (Clayborne, 2012, p.173).

## **5.5 Chapter Summary**

The chapter highlighted the various organizations at the station and regulations by local authorities for commercial drivers to abide by before they can operate. Emphatically, there is a lot of organization that comes from the social capital at the station. The Ashaiman Main Station is not a chaotic place as it seems to be. It is a very well-organized environment with defined power structures that regulate the behaviours of the drivers and the rules and regulations set at the station. This is evident because before you can work at the station or research into the lives of the drivers or any other person at the station, you must pass through the station masters and various drivers' union executives. This shows a clear organization of the station with well-defined structures.



## CHAPTER SIX

### SOCIAL CAPITAL AND ITS RELATIONSHIP WITH SURVIVAL

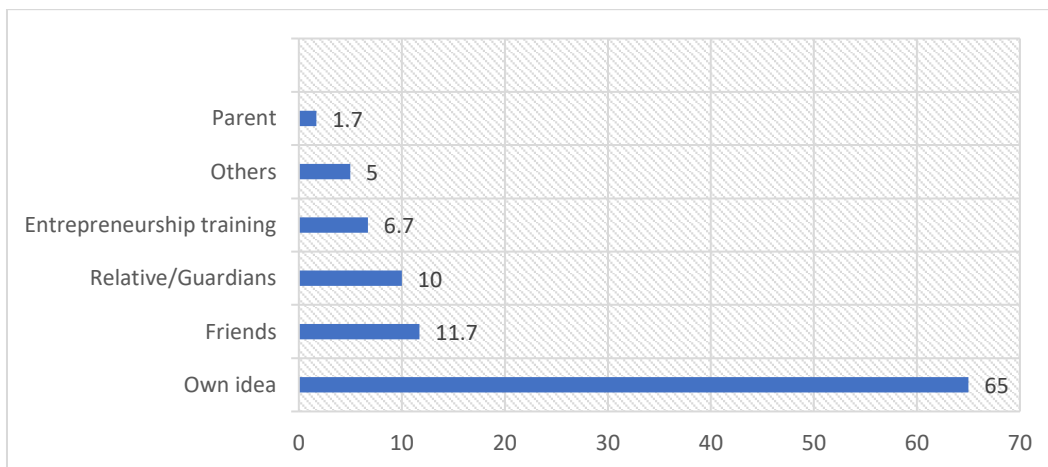
#### 6.0 Introduction

Social capital is made up of networks and groups, trust and solidarity, group work and cooperation, information and communication, social cohesion and inclusion, and empowerment (Hallow, 2016, p.168). Informal sector operators such as drivers rely on friends, families and relatives and associations to make things work for them. This study sought to determine the tro-tro drivers' levels of social capital and how this contributes to the operations of their businesses in reducing poverty (Hallow, 2016, p. 165). Moreover, initial start-up capital constitutes a critical part of any business activity (Hallow, 2016) and tro-tro is not an exception. Hallow (2016) contended that such capital can come from strong ties or financial institutions and therefore constitutes such an important success factor. This section provides a detailed analysis of the linkages between social capital and the survival strategies of drivers in the case study area.

#### 6.1 Source of an Idea to Start Tro-tro Driving Business

The study investigated the sources of the idea to engage in driving. The field data show that own ideas (65%) dominate the list of sources, and parent constitutes the least (1.7%), entrepreneurial training (6.7%), friends and guardians constitute 11.7% and 10% respectively as shown in Figure 1.9 below. It means that most of these ideas are influenced by one's own interests and not necessarily forced or dictated by anybody. However, the other findings also point to the influence of social capital in dictating or directing people towards income-generating activities to ensure and guarantee their survival.

**Figure 1.9: Percentage of Drivers' Ideas to Start Tro-tro Business**



Source: Field Survey, 2022

Existing literature which supports an individual’s initiative in starting up a business tells us that it is an innate component of human action (Tabernero and Hernández, 2011, cited in Hallow 2016, p. 139) aimed at poverty reduction. All that matters is for the individual to develop a mindset that they can do whatever they want to achieve once they have a purpose in life. Self-efficacy examines whether a person believes that they possess the skills needed to launch and expand a new firm (Hallow 2016, p.139).

**6.2 Reasons for engaging in tro-tro business**

There are several reasons why people engage in certain businesses which tro-tro drivers are no exception. Most drivers engage in tro-tro business due to the high unemployment rate in the country so that they can be economically independent and gain income to supplement household expenses. The study investigated the reasons or motivations why drivers are engaged in tro-tro business. Data obtained from the field shows that 60% of the study respondents indicated that tro-tro driving work is the only option of interest to them whilst only 3.3% chose other reasons aside from the four reasons indicated in Table (1.3). That notwithstanding, 25% of the sample population chose the need to accumulate wealth as the main reason that push them into the tro-tro business. The numerous motivations for engaging in tro-tro business as evidenced from the field can be summarized as cash for survival, to supplement household income and the availability of demand for such services. Various studies also offer useful insights into the motivation for drivers engaging in the tro-tro industry which is not too different from those offered above. For instance, Clayborne (2012) noted that many Ghanaians enter the industry due to the high rate of rural-to-urban migration in the capital city coupled with the lack of an efficient state-run transportation system to deal with the transport needs of the ever-growing population.

**Table 1.3: Percentage of reasons for engaging in tro-tro business in percentage**

No.	Reasons	Frequency	Percent	Cumulative Percent
1.	To accumulate wealth	15	25.0	25.0
2.	Supplement household expenditure	3	5.0	30.0
3.	Secure greater independence	4	6.7	36.7
4.	Is the only option of interest	36	60.0	96.7
5.	Others	2	3.3	<b>100.0</b>
	<b>Total</b>	<b>60</b>	<b>100.0</b>	

Source: Field Survey, 2022



Some in-depth interviews also capture similar motivations in different ways as follows:

“Okay, the time I completed JSS like you know in Ghana you must look for your own work to do. So, I observed closely and realized that the driving work too people do and get profit to cater for their families. Also, if you are a driver, you are highly respected. In case of any issue, they can call you just like today it’s my turn to be asked all these questions. It looks so nice for me to be driving that is why I decided to join the driving business. So, with that when I close and go home, I get something small to take care of the family” (1<sup>st</sup> Driver, July 2022).

The second driver indicated his reasons for becoming a driver.

“Well, you know when you live in the village, that time they always say come to town but when you come to town there is no work for you to do. So, when I came here, my elder brother was a driver, so he taught me the driving work. Right now as I’m talking, he is in Saudi Arabia. He taught me driving so when he went, I also used it as my work” (2<sup>nd</sup> Driver, July 2022).

The above reasons give justification to what Clayborne (2012, p.132) claims that drivers’ motivation for entering the tro-tro business is driven by monetary motives, the potential for asset building and professional progress because some drivers want to leverage existing skills and experience.

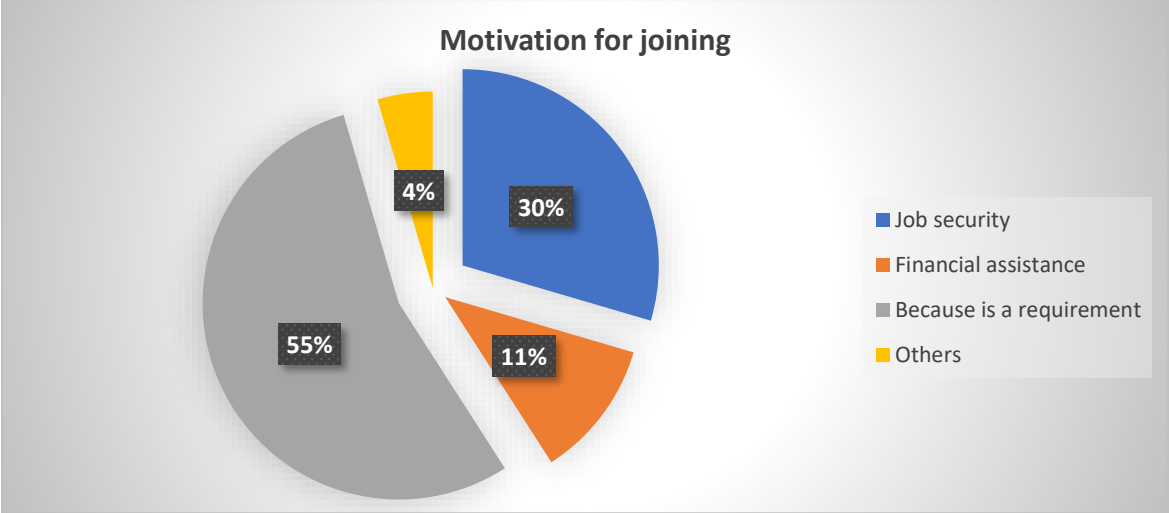
### **6.3 Motivation for Joining Transport Unions**

This current study found that there are various reasons why tro-tro drivers join transport unions or associations at bus stations. According to the field data, approximately 55% of the drivers said it is a requirement at the station while 4% chose others as the reasons for joining the transport unions at the station. The remaining drivers (30%) chose job security and financial assistance (11%) in the form of credit, insurance, savings, etc. as their reasons for joining the transport unions (see Figure 1.9). It can therefore be concluded that drivers join the various driver’s unions for several reasons and the prominent ones include welfare benefits, permanent station to load, recommendation from previous car owner /relative, oldest and well-known union, creativity, opportunity to drivers, good and flexible working condition, part of the requirement of the station among others.

Detailed discussions with some of the drivers’ unions confirmed this assertion. For instance, a union like Co-operative as the name suggest helps members with financial assistance in the form of hire purchase vehicles and work and pay cars to their loyal members to become car owners in a

two to three years period. Drivers who are given these opportunities pay in small bits like the daily sales for an agreed time to make up for the interest and other associated costs of the credit.

**Figure 2.0: Percentage of drivers' motivation for joining transport unions**



Source: Field Survey, 2022

These findings validate the idea of Rydström *et al.* (2017), who made the argument that because employees receive benefits from their jobs that help them survive, people's social capital is largely derived from their place of employment. Tro-tro drivers at Ashaiman Main Station join various unions because of some benefits they want to enjoy in times of difficulty.

**6.3.1 Services obtained from the Drivers' Unions**

The study found out that, drivers' unions at the Ashaiman Main Station provide services such as financial support, driving information and others to its members. Data obtained from the field concerning services obtained from these drivers' unions include driving information (41.7%), and financial support (credit, savings, loans, insurance, etc.) 16.7%. However, one unanticipated finding was that 11.7% of the drivers indicated that they do not derive any support or benefit from these unions whiles 26.7% do not belong to any transport union (See Table 1.4).

**Table 1.4: Percentage of the type of services enjoy from driver's unions**

No.	Type of service	Frequency	Percent	Cumulative Percent
1.	**Do not belong to any transport association	16	26.7	26.7
2.	Financial support (credit, savings, loans, insurance, etc.)	10	16.7	43.3
3.	Driving information	25	41.7	85.0
4.	No support	7	11.7	96.7
5.	Others	2	3.3	<b>100.0</b>
	<b>Total</b>	<b>60</b>	<b>100.0</b>	

(Source: Field Survey, 2022)

Presumably, those without social capital or connections will gain less because they have less access to resources. These findings further support the idea of Bourdieu (1980, referenced in Field, 2008) which asserts that social capital is a metaphor that highlights the beneficial and fruitful aspects of sociability. Drivers belonging to a union enjoys some services that those who do not join any union do not get.

#### 6.4 Sources of Finance for Drivers at the Ashaiman Main Station

In developing countries where much of the population is employed in the informal sector, people lack the needed collateral or proper legal documents for financial institutions to stand on and access their creditworthiness. The resultant effect is that many remain out of bank credit (Siddiqui, 2021). Based on this, the study attempts to identify the sources of finance for drivers. The 3-point Likert scale (not at all, between 1 and 3 times, more than 3 times) was used to gather this information (See Table 1.5) below. Data from the field indicated that the majority (85%) of drivers have never sourced a loan from a bank whereas the remaining 15% have between 1 and 3 times or more than 3 times depended on banks for financial assistance. Friends and family sources also represent 65% and 22% respectively for Between 1 and 3 times and more than 3 times.

Dependence on drivers' unions and bank sources for assistance for the station drivers were also very significant (40% and 13.3%) whereas 46.7% do not use that option. Moreso, depending on religious groups' sources for assistance is not well pronounced at the station because 76.7% have not explored that option. Finally, reliance on colleague drivers' sources for assistance (85%) is also high whilst the remaining 15% confirmed not using that option.

The findings have indeed firmed the findings of Siddiqui (2021) where his study concluded that informal sector workers lack bank credit. Additionally, these findings agree with Utami's (2010)

findings which showed the main advantage or benefit of having these connections with other people or organizations is that, when faced with difficulties, they can provide them with greater access to assistance. This is evident for tro-tro drivers at Ashaiman Main Station who mostly rely on their unions’ assistance.

**Table 1.5: Percentage of Sources for Finances for Drivers**

Responses	Not at all		Between 1 and 3 times		More than 3 times		Total	
	F	%	F	%	F	%	F	%
1. How often do you rely on bank sources for financial assistance?	51	85.0	8	13.3	1	1.7	60	100
2. How often do you rely on friends and family sources for assistance?	8	13.3	39	65.0	13	21.7	60	100
3. How often do you rely on drivers’ association sources for assistance?	28	46.7	24	40.0	8	13.3	60	100
4. How often do you rely on religious group sources for assistance?	46	76.7	10	16.7	4	6.7	60	100
5. How often do you rely on your colleague drivers’ sources for assistance?	9	15	36	60	15	25	60	100

Source: Field Survey, 2022

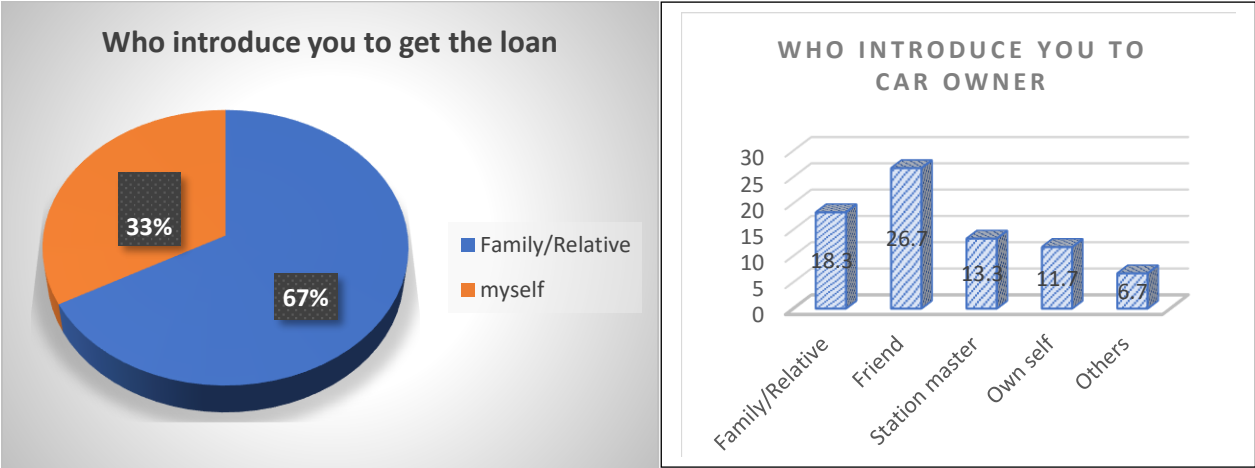
**6.5 Who Introduced you to get the Loan or to the Car Owner**

In Ghana, most commercial drivers find it difficult to get access to loans to buy their own cars to work. The revenue streams of commercial drivers are not consistent enough to guarantee that the loans will be returned, and therefore, financial institutions are hesitant to accept the vehicles as loan collateral (Kumar and Barrett, 2008). Those who are probably lucky to get loan access do not mostly get it directly but unless guaranteed by friends or family members who use their properties as collateral at the banks. The study probed further into who introduced the drivers to obtain the loan. The data obtained from the field shows that 67% indicated that family or relatives introduced them to the bank to get the loan and 33% went to the bank themselves to acquire the loan.

On the other hand, the study also investigated the person who introduced the drivers to the car owners and the following were revealed. 26.7% for those who were introduced by friends, 18.3% for family/relatives and 6.7% for others (see figure 2.1). It is worth mentioning that vehicle owners

do not take the risk of giving out their vehicles to drivers they do not know. They prefer to give their vehicles to people they directly know or people who are recommended by close friends, family members or station masters. This is because, should in case anything happens whether with the mismanagement of the vehicle or drivers running away with the vehicle, those who recommended them would be held responsible.

**Figure 2.1: Who introduced you to get the loan/ or to the car owner**



Source: Field Survey, 2022

The data above show that those drivers with strong ties have an advantage in accessing loans from banks to purchase their own vehicles or get recommendations to car owners who give their vehicles to them to work and survive. This finding agrees with Schmid and Robison (1995, cited in Shideler, 2005) who presented proof for the impact of social capital on a person's ability to get a loan, how much they are willing to sell their assets for, and how much risk they are willing to take.

**6.6 Covid -19 Challenges and the Role of Social Capital in Overcoming it**

Following the outbreak of the Novel Corona Virus (COVID-19) in Wuhan in the Hubei Province in China and the subsequent spread across the globe, His Excellency the President of the Republic of Ghana, Nana Addo Dankwa Akufo-Addo instituted directives to contain and prevent the spread of the virus in the country. As a result, the Ministry of Local Government and Rural Development provided guidelines for implementation by all MMDAs to be able to achieve the objective set by the President. These include the establishment of the Public Health Emergency Committee (PHEC) with representation from various stakeholders. All Assemblies in Ghana working through the Public Health Emergency Committee were to undertake the following key activities to achieve its mandate;

- ❖ Creation of temporary markets to address the mass gathering at the market centres and lorry stations
- ❖ Reduction in the number of passengers per vehicle
- ❖ Provision of sanitation items and other interventions at the temporary open markets
- ❖ Free distribution of face masks and enforcement of mandatory wearing of Face Masks
- ❖ Ban on all social public gathering
- ❖ Closing of all international borders
- ❖ Free distribution of food to homes and other locations of vulnerable groups

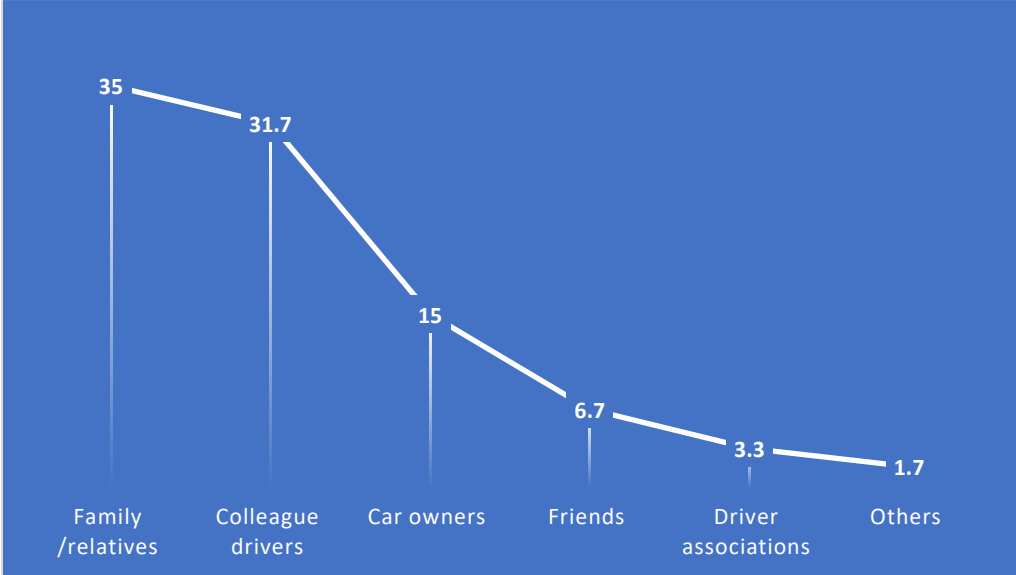
Even though there have been several government restrictions and their impacts on commercial activities in Ghana, one of concern to this research is the restriction on commercial transportation. The ban on all social gatherings also negatively affected passenger movements because not all human movements have economic and commercial objectives. The said directives significantly reduced profit and impacted negatively on tro-tro drivers. This was because even though the number of passengers were reduced for drivers, they were asked to charge the same fees. As a result, some drivers decided to park their vehicles for the period of the restriction which lasted for about 3 months. Tro-tro drivers who were adversely affected were the ones who did not own their vehicles and were working but have car owners to account for by the end of the week.

People use social capital differently and this makes them resilient in times of vulnerability. As a result, the study also analysed the challenges drivers faced during the coronavirus period. Drivers enumerated various challenges they faced during that time, and this can be summarised into five (5) major themes. These include not being able to work at the time, reduction in income/financial hardship, increase in prices of auto parts, lack of government support, and reduced profitability of the tro-tro business. The drivers were also asked to indicate those who helped them during that difficult time and the results are in Figure 2.2. The findings show that 35% of the drivers got support from relatives which represents the peak of the graph, support from colleague drivers was 32% but derive its least source of support (1.7%) from other means aside from those enumerated.

Collaborating with these findings, Wahyundi *at al.* (2022) stressed that one way to deal with this Covid-19 pandemic is by optimizing social capital because community-level social capital promotes solidarity and collaboration to aid one another, parenting and families can help in removing the physical and mental barriers created by Covid-19. This explains why families and relatives took a centre stage in aiding their members in such difficult times. Furthermore, these results match those observed in earlier studies of Ofori and Sackey (2010) which noted that people with social capital

have valuable relationships that help forecast working performance because they have better access to resources and can communicate more effectively in times of difficulty.

**Figure 2.2: Percentage of People who Helped Drivers during the Covid-19**



**Source: Field Survey, 2022**

The findings, therefore, demonstrate that social capital represents a great asset which intends to yield various forms of benefits to people in times of need (Uphoff, 2000, p. 215). Thus, tro-tro drivers even though they are not formal sector workers with defined welfare benefits, can get some form of support from their social ties whether adequately or inadequately during the Covid era.

## CHAPTER SEVEN

### SUMMARY OF FINDINGS, CONCLUSION AND RECOMMENDATIONS

#### 7.1 Introduction

This study was undertaken to determine the role of Social Capital in the survival of commercial (tro-tro) drivers at the Ashaiman Main Station. This chapter summarizes the major findings drawn from the field data examined in previous chapters. It also highlights the conclusion of the study and gives recommendations for building, enhancing, and strengthening social capital for survival.

#### 7.2 Summary of findings

The study's most notable observation is that small-scale commercial drivers are basically young people of 40 years on average with very few old men above 60 years. The industry is also male dominated with the average household size being four (4) people per household. It is also observed that tro-tro drivers have very low educational levels implying that education is not an entry barrier to participants. Moreover, the average income for tro-tro drivers is generally low compared to the Ghanaian average income. The findings revealed that most of the drivers are engaged in the transport business for more than 21 years. Meanwhile, detailed interviews from the FGD show that some drivers have driven for 35 years and more. The numerous motivations for engaging in tro-tro business as evidenced from the field can be summarized as cash for survival, to supplement household income and the availability of demand for such services as explained in the analysis.

One of the most important findings the study yielded is that, only a few of the drivers own the vehicles they drive. Data analysis further confirmed that the majority of drivers operate with the vehicles of others (car owners) through people's recommendations while only a few own and purchased their vehicles through loans from micro-finance institutions and banks. This implies that significant proportions of the vehicles at the Ashaiman Main Station belong to car owners other than those who drive them. However, social capital played a significant role (introduced by friends, relatives, station masters etc.) in the acquisition of those vehicles among other things.

In essence, the study found a strong correlation between membership of driver's unions and some key independent variables such as the creation of own business, cooperation to solve problems, and feeling of togetherness. The data also revealed that the GPRTU has more members compared to PROTOA and Cooperative transport unions. Tro-tro drivers from the station gave various reasons for registering with the various transport unions and the top rationale was the need for financial support/credit in the future. The Ashaiman Municipal Assembly is the main regulatory body when it comes to transport operations in the Municipality. The study however found that



some of the drivers and unions do not have a good relationship with the Assembly. The status quo is because of the non-availability of support from the Assembly to drivers. Gender discrimination where females were favoured and considered for loan services was also observed among some of the drivers.

### **7.3 Conclusion**

Returning to the research question posed for this study, it is now possible to state that, social capital improves the survival of commercial (tro-tro) drivers in Ghana. Many informal sector workers tend to ride on social capital to improve their livelihood and survival, particularly in the absence of a well-defined welfare package that protects them and their immediate families. Readings from the literature and confirmation from the field data support this assertion. For instance, the strong correlation established between membership of transport unions and household size respondent, number of years spent in the tro-tro business, and income to cater for the family are good enough to support the assertion. Contrarily, the explanatory variable such as age, creation of own employment to be independent, and increased income did not have a significant relationship.

From the results it was indicated membership of a union is positively correlated with the creation of own business, cooperation to solve problems, and a feeling of togetherness, implying a strong relationship between these variables. This implies that drivers who belong to drivers' unions have stronger social capital to guarantee their survival in times of difficulty. This supports the data on those who helped drivers during the covid-19 era where support from colleague drivers constituted about 32% of the results. Regarding the forms of social capital that drivers rely on, the results were mixed. The discussion shows that both young and old drivers blend both bonding and linking social capital as and when there is a need. Thus, evidence shows that all drivers irrespective of the number of years being in business, tend to call family members, close friends and drivers' unions for support in difficult times. More importantly, as some participants confirmed inheriting the transport business from families and friends. As such, this is further corroborated by other similar studies and therefore offers good grounds for generalization of the findings and conclusion. According to the survey, tro-tro drivers face several issues, including high fuel prices, bad road systems, harassment by dishonest police officials, and a lack of credit availability in the course of their daily activities to survive.

Although the tro-tro business is considered a survivalist work, it is one that people do for more than decades. Tro-tro drivers are relatively satisfied with their work because they have control of the number of hours to work and the amount of income to generate and therefore put in more effort for their survival. They consider the driving job as better than other options because they

believe that there are no better jobs elsewhere due to the increased rate of unemployment in Ghana. Even though the tro-tro business is a low-income job, it is something people are willing to do for a living because of the respect they get from it as being independent.

The study, therefore, concludes that social capital represents a great asset which yields various forms of benefits for informal sector workers in times of need even though they do not have a defined welfare package compared to formal sector players which are demonstrated in the analysis.

#### **7.4 Recommendations**

In general, therefore, it seems that small-scale commercial (tro-tro) drivers especially starters form social ties to improve their business development because the benefits derived from the membership of such ties far outweigh the disadvantages. Even though the study was able to unravel the relationship between social capital and survival strategies, the study was not able to delve into the various types of social capital each group of transport operators or unions use. This is a major gap that must be filled by future studies.

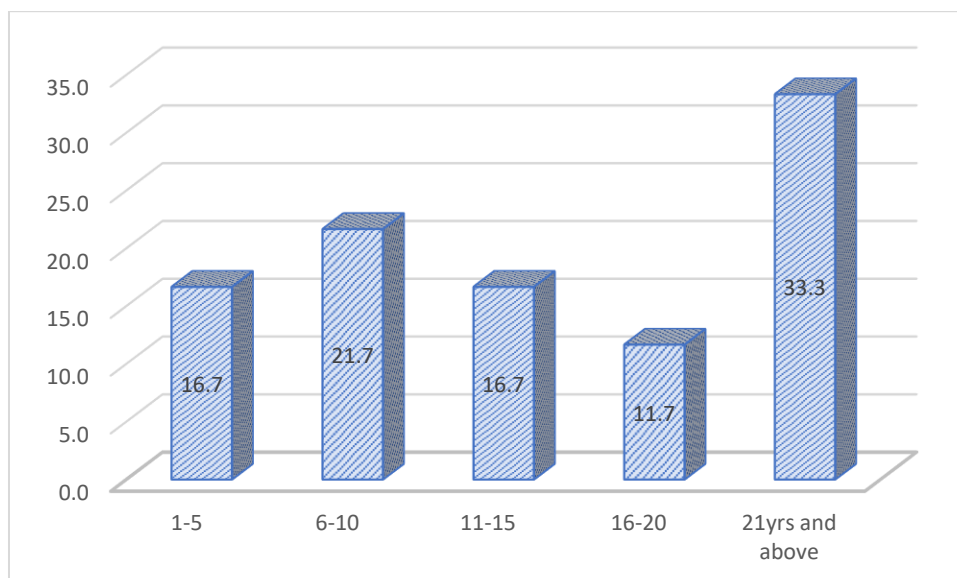
The study suggests that behavioural change is necessary among drivers especially non-union drivers, especially with their social connections, as doing so could help them increase their social capital and, in turn, their survival. It may be claimed that tro-tro has very limited access to resources. The study recommends an intervention in the form of soft loans from the commercial banks through the Municipal Assembly to assist these drivers since they are usually not the target of the government. The vehicles purchased from the loan could also be comprehensively insured and used as collateral for such loans.

Future research investigating into the relationship between the Municipal Assembly and transport operators would be very interesting. This has become eminent because the study found a somewhat weak relationship between the Assembly and drivers' unions. This represents a grey area for future researchers.

## LIST OF APPENDICES

### Appendix I

#### Number of years engaged in the commercial transport business



Source: Field Survey, 2022

Table: Goals of becoming a tro-tro driver

Important goals of becoming a tro-tro driver	1- not all-important		2- Slightly important		3- Important		4- Very important		5- Extreme important		100	
	F	%	F	%	F	%	F	%	F	%	F	%
1. Creation of own employment to become independent	0	0.0	0	0.0	1	1.7	4	6.7	55	91.7	60	100
2. Income to cater for my family	2	3.3	3	5.0	3	5.0	3	5.0	49	81.7	60	100
3. Support my spouse	1	1.7	12	20.0	5	8.3	8	13.3	34	56.7	60	100
4. <u>Grow</u> my business to have my own vehicle	1	1.7	1	1.7	2	3.3	6	10.0	50	83.3	60	100
5. Increase income levels	0	0.0	0	0.0	1	1.7	3	5.0	56	93.3	60	100

Source: Field Survey, 2022

### Social capital and its relationship with survival

S/N	Level of agreement/ disagreement	1.Strongly disagree		2. Disagree		3. Neutral		4.Agree		5.Highly agree		Total	
		F	%	F	%	F	%	F	%	F	%	F	%
1.	I have inherited this tro-tro business from a family /relative/friend	23	38.3	4	6.7	16	26.7	16	26.7	1	1.7	60	100
2.	I can get support from the association I belong to other than family members and relatives in case of hardship.	17	28.3	6	10.0	18	30.0	16	26.7	3	5.0	60	100
3.	A close associate or relative has offered initial start-up capital for my business.	2	3.3	4	6.7	32	53.3	20	33.3	2	3.3	60	100
4.	Received financial or information assistance from a friend in running the business in the past year.	17	28.3	6	10.0	18	30	16	26.7	3	5.0	60	100
5.	Most drivers in the Ashaiman station can be trusted	6	10	15	25.0	26	43.3	10	16.7	3	5.0	60	100
6.	Most drivers in the Ashaiman station help each other	3	5.0	4	6.7	32	53.3	20	33.3	1	1.7	60	100
7.	There is a high likelihood that people in the Ashaiman main station will cooperate to solve common problems.	1	1.7	2	3.3	21	35.0	33	55.0	3	5.0	60	100
8.	I receive information concerning my driving work through word-of-mouth from colleague drivers.	1	1.7	1	1.7	22	36.7	24	40.0	12	20.0	60	100

9.	There are strong feelings of togetherness among tro-tro drivers within the Ashaiman Main Station.	1	1.7	1	1.7	5	8.3	28	46.7	19	31.7	60	100
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Source: Field Survey, 2022

### Relationship between membership of tro-tro driving association and feeling of togetherness

	Feeling of togetherness				Total	
	Strong disagree	Disagree	Neutral	Agree	Highly agree	
Membership of driving association Yes	0	2	19	17	6	44
No	1	3	9	2	0	16
Total	1	5	28	19	6	60

### Income \* Inheritance of Tro-tro business from family and friends Crosstabulation Count

Income	Inheritance of Tro-tro business from family and friends					Total
	Strong disagree	Disagree	Neutral	Agree	Highly agree	
Income	12	1	0	1	0	14
0-500GHC	1	0	2	0	0	3
501-1000GHC	9	4	3	3	1	20
1001-1500GHC	6	2	1	1	1	11
1501-2000GHC	5	0	0	0	1	6
2000GHC and above	5	0	0	1	0	6
Total	38	7	6	6	3	60

Source: Field Survey, 2022

### Income \* Initial start-up capital from close associate Crosstabulation

Count

	Initial start-up capital from close associate					Total
	Strong disagree	Disagree	Neutral	Agree	Highly agree	
Income	10	0	2	2	0	14
0-500GHC	3	0	0	0	0	3
501-1000GHC	7	4	7	1	1	20
1001-1500GHC	5	4	0	1	1	11
1501-2000GHC	4	1	0	0	1	6
2000GHC and above	5	0	0	1	0	6
Total	34	9	9	5	3	60

**Membership of driving association \* Does the vehicle belong to you?**

**Crosstabulation**

Count

		Does the vehicle belong to you?		Total
		Yes	No	
Membership of driving association	Yes	13	31	44
	No	2	14	16
Total		15	45	60

**Membership of driving association\* Dependence on banks for financial assistance Crosstabulation**

Count

		Dependence on banks for financial assistance			Total
		Not at all	Between 1 and 3 times	More than 3 times	
Membership of driving association	Yes	37	6	1	44
	No	14	2	0	16
Total		51	8	1	60

## Appendix II

### Data collection instruments

#### Semi-structured Interviews

##### Tro-tro drivers

1. Can you please tell me about yourself? [ Probe: What is your gender? What is your age? What is your level of education? What is your monthly income? How long have you been serving as a trotro-driver?
2. Please, can you share with me your reasons for being a tro-tro driver?
3. Kindly share with me issues/challenges that affect your day-to-day activity.  
Probe: a) illness  
b) Accident  
c) Police issues  
d) Broken vehicle

4. How do you deal with each of the above issues/challenges?

Probe: a. Illness

- b. Accident
- c. Police issues
- d. Family/relatives
- e. Religious association

5. How has your social networks/capital been supportive in helping you to deal with the above challenges? What specific support do they provide in times of illness, accident, police issues, broken vehicles etc.

Probe: a. Transport Association

- b. Car owners
- c. Friends/Colleague drivers
- d. Family/Relatives
- e. Religious Associations etc.

6. Do you have any other comments or additional information or questions?

### **Car owners**

1. Can you please introduce yourself to me? [Probe: What is your gender? What is your age? What is your level of education? What is your monthly income? How long have you been in the transport business?
2. Kindly share with me the specific challenges that trotro drivers encounter in their work such as illness, road accidents, police issues, broken vehicles, personal issues etc.?
3. How do you help them to deal with the challenges? What specifically do you do for them?

Probe: a. Illness

b. Accident

c. Police Issue

d. Broken vehicles

e. Personal issues

4. Do you have any other comments or additional information or questions?

### **Station masters**

1. Can you please introduce yourself to me? Probe: What is your gender? What is your age? What is your level of education?
2. How long have you been serving as a station master? What role(s) do you perform as a station master?
3. Kindly share with me the specific challenges that trotro drivers encounter in their work such as illness, road accidents, police issues, broken vehicles, personal issues etc.?
4. How do you help them to deal with the challenges? What specifically do you do for them?

Probe: a. Illness

b. Accident

c. Police Issue

d. Broken vehicles

e. Personal issues

5. Do you have any other comments or additional information or questions?

### **A trader at the station**

1. Can you please tell me about yourself including your gender, age, educational background, what you sell and how long have you been working at the main station?



2. How is your relationship with the tro-tro drivers at the station like?
3. Have you over the years helped any Trotro driver in this station to overcome any form of challenges (financial support, loans, personal issues, broken vehicles etc)
4. How do you help them to deal with the challenges? What specifically do you do for them?  
Probe: a. Illness  
b. Accident  
c. Police Issue  
d. Broken vehicles  
e. Personal issues
5. Do you have any other comments or additional information or questions?

### **Driver's Mate**

1. Can you please tell me about yourself including your gender, age, educational background, what you sell and how long have you been working as a driver's mate at the main station?
2. How is your relationship with your master (tro-tro driver) at the station like?
3. Have you over the years helped your master to overcome any form of challenges (financial support, loans, personal issues, broken vehicles etc.)
4. How do you help them to deal with the challenges? What specifically do you do for them?  
Probe: a. Illness  
b. Accident  
c. Police Issue  
d. Broken vehicles  
e. Personal issues
5. Do you have any other comments or additional information or questions?

**Survey Questionnaire**

This questionnaire is designed to explore information on research titled *‘The Role of Social Capital in the Survival of Small-Scale Commercial Transport Operators: A case study of ‘tro-tro’ drivers in Ashaiman Main Station’*. This survey targets tro-tro drivers, particularly in Ashaiman Main Station and other actors such as station masters, car owners, a trader, and driver’s mate. This study is purely for academic work and nothing else.

Name of Interviewee:

Contact Number:

Date of Interview:

**Section A: Demographic Background**

A1. Sex

- 1. Male
- 2. Female

A2. Age.....

A3. Marital status

- 1. Married
- 2. Consensual union
- 3. Separated
- 4. Divorced
- 5. Widowed
- 6. Never married

A4. What is your household size?.....

**Section B: Social capital, tro-tro drivers and survival strategies**

B1. How many years have you been engaged in this tro-tro business?

- 1. 1-5 years
- 2. 6-10 years

- 3. 11-19 years
- 4. 20 years and above

B2. Why are you engaged in this business activity?

- 1. To accumulate wealth
- 2. Supplement household expenditure
- 3. Secure greater independence
- 4. It is the only economic activity that interests to me
- 5. Other (specify).....

B3. Does the vehicle you are driving belong to you?

- 1. Yes
- 2. No

B4. If yes, how did you acquire it?

- 1. Own savings/sources
- 2. Family/Relatives
- 3. Friends
- 4. Loan from informal money lenders
- 5. Loan from Microfinance institutions/Banks
- 6. Other (Specify).....

B5. If the answer to B4 is 4 or 5, who introduced you to get the loan to acquire your vehicle?

- 1. Family/Relative
- 2. Friend
- 3. Station master
- 4. Association
- 5. Other (specify).....

B6. Have you faced discrimination in looking for finance for this business which you can attribute to your gender?

- 1. Yes
- 2. No

B7. If yes, please tell me some more about this experience.

.....

B8. If No to B3, who does the vehicle belong to?

1. Station master
2. Car owner
3. Family/relative
4. Friend
5. Other (Specify).....

B9. Who introduced you to the owner of your vehicle?

1. Family/Relative
2. Friends
3. Station master
4. Other (specify).....

B10. From where did you get ideas to start your driving business?

1. Own ideas
2. Parents
3. Relatives/guardians
4. Friends
5. Entrepreneurship training
6. Other (Specify).....

B11. Are you an active member of any driving association?

1. Yes
2. No

B12. If yes, please which one is applied?

1. GPRTU
2. PROTOA
3. Cooperative
4. Other (specify).....

B13. Why did you decide to this association instead of the other associations?  
.....

B14. If yes to B13, when did you join the association?  
.....

B15. If yes to B13, how did you join the association?  
.....

B16. If yes to B13, why did you decide to join the association instead of driving along the roadside?

- 1. For Job security
- 2. Financial assistance
- 3. Because it is a requirement for drivers at the station
- 4. Others (specify).....

B17. If yes to B11, what services did you get from the association during the last one year?

- 1. Financial support (credit, savings, insurance)
- 2. Driving information/advice
- 3. No support
- 4. Other (specify).....

B18. What are the challenges you have faced as a driver over the past two (2) years, especially during the Covid-19 period?  
.....

B19. How or who helped you to overcome these challenges?

- 1. Family/Relatives
- 2. Friends
- 3. Drivers' association
- 4. Car Owners
- 5. Colleague drivers
- 6. The Assembly (ASHMA)
- 7. Other (specify).....

B20. How would you describe your relationship with ASHMA?

- 1. Good
- 2. Neutral
- 3. Bad

B21. Has ASHMA been helpful in your driving business?

- 1. Yes
- 2. No

B22. If yes, in what way has the Assembly been helpful?

.....

B23. If No, how do you want the Assembly to help you in your driving business?

.....

### Section C

**Indicate the number of times you have used the following sources for finances and information in the past year**

	Not at all	Between 1 and 3 times	More than 3 times
1. How frequently do you depend on bank sources for financial assistance?			
2. How frequently do you depend on friends and family sources for assistance?			
3. How frequently do you depend on drivers' association sources for assistance?			
4. How frequently do you depend on religious group sources for assistance?			
5. How frequently do you depend on your colleague drivers' sources for assistance?			

**Indicate the importance you attach to the goals of becoming a tro-tro driver**

**1. not all-important 2. Slightly important 3. Important 4. Very important 5. Extreme important**

To what level do you attach importance to the following goals of your business

	1	2	3	4	5
1. Creation of own employment to become independent					
2. Income to cater for my family					
3. Support my spouse					
4. Grow my business to have my own vehicle					
5. Increase income levels					

**Indicate the level of agreement/disagreement you derived from being a tro-tro driver**

**1. Strongly disagree 2. Disagree 3. Neutral 4. Agree 5. Highly agree**

	1	2	3	4	5
1. I have inherited this tro-tro business from a family/relative/friend.					
2. I can get support from the association I belong to other than family members and relatives in case of hardship.					
3. A Close associate or relative has offered initial start-up capital for my business.					
4. Received financial or information assistance from a friend in running the business in the past year.					
5. Most drivers in the Ashaiman station can be trusted					
6. Most drivers in the Ashaiman station help each other					
7. There is a high likelihood that people in the Ashaiman main station will cooperate to solve common problems.					

8. I receive information concerning my driving work through word-of-mouth from colleague drivers.					
9. There are strong feelings of togetherness among tro-tro drivers within the Ashaiman Main Station.					

What is your highest level of education .....

Average income per month.....



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