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Crossing conceptual boundaries: re-envisioning coordination and collaboration among women for sustainable livelihoods in Ghana

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ABSTRACT

This paper explores the complexities, degree of organisation and embedded potentials in selected informal worlds of work involving women in Agbogbloshie, a site that has achieved both national and international notoriety for its ostensible environmental and social unrest challenges. The analysis provides empirical evidence to show how informality remains a persistent, substantial and the defining feature of Ghana's economy in terms of its fostering growth and creating jobs, although its overall role in the national development discourse is largely ignored or seldom considered. Drawing on participant observation and qualitative field-based survey data, the paper presents the multi-dimensional ways migrant women from northern Ghana adopt to innovate, network and "graduate" from e-waste-related activities to engage in long-distance trade, which, in turn, serves as a catalyst for spin-off activities that manifest differently between the south and the north of the country. It also sheds light on how these women, with little prospect of formal employment, negotiate contemporary economic shifts and create an occupational continuum that defies strict compartmentalisation. The paper adds to the expanding corpus of writings on informalisation as a growing, noteworthy and integral feature of Sub-Saharan Africa's economy.

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1. Introduction

In many developing countries today, informality is increasingly becoming a socially and economically constituted process that mediates how the majority of individuals deal with poverty and livelihood challenges (Chen 2012; Williams 2015; Brown and McGranahan 2016; Myers 2016). In Africa, though most countries have recently experienced remarkable growth (AUC 2011), this has not translated into sufficient job creation for the roughly 122 million teeming youth who enter the labour market annually (UNCTAD 2008; ECA 2014), thereby creating a niche for the informal sector¹ – which provides approximately 70% of jobs in Sub-Saharan Africa (SSA) and 62% in North Africa (AfBD 2013). In the West African sub-region, 9 in 10 informal workers are women and youth, who lack social protection, skills' upgrading and productive income, and who are often trapped in poverty (AUC 2011). This reality runs against attempts by some international agencies and scholars to overly place premium on market-led economic solutions and opportunities (Brand 2012; Brackington 2012). They highlight cities' ability to create new green jobs and opportunities, enhance the quality of life and accommodate people within smaller ecological footprints (UNEP 2011; Grobbelaar 2012; Simon 2013). However, such debates largely ignore informality or frequently perceive the informal economy as a barrier to full participation in national economies (Chen 2012), and they see it as a

hindrance to long-term development and poverty reduction (Myers 2011), even though the sector provides the majority of non-agricultural employment (ILO 2013).

In these times of contestation, a slow realisation is increasingly taking hold in national, regional and city-wide economies of the misrepresentation of informality and the potential for a properly managed informal sector to accelerate the implementation of sustainable development (e.g. Parnell and Robinson 2012; Schindler 2015; Myers 2016). Simultaneously, governments are being motivated to shift from a fragmented twentieth-century orientation, which plagued informality with conceptual inconsistencies and obscured its link with development, to a more integrated, twenty-first-century response to urbanisation (Grant and Oteng-Ababio 2016; Revi 2017). Williams (2015, 108) explains that such a misconception, which is deeply embedded in the consciousness of policy-makers, “ensures that many success stories, measured by developing economies standards and values, never gain the recognition they deserve”. Highlighting informality as an indispensable component of [our] economy, Baumgart and Kreibich (2011, 12) observe: “[it] transcends and modifies all aspects of urban livelihoods, foremost access to employment and shelter”. Others conclusively concur that informality “looms large” (Grant 2015, 135) and represents “the main game in town” (Crush, Skinner, and Chikanda 2015, 10). The way forward is far from clear. As Heintz (2012, 4) observed:

everyone recognizes that informality represents an important characteristic of developing economies, yet there is far less consensus on the appropriate policies to adopt to make growth more inclusive when economies are characterized by widespread informality.

Aligning with other critical scholarship (Grant and Oteng-Ababio 2012, 2016; Wrigley-Asante 2013), this paper draws on women traders’ *Bulk Building and Breaking* (3Bs) strategy (1992, 1994) to enrich our knowledge of informality and to expand on the World Bank’s position that if governments are to make headway in poverty reduction, their indigenous wealth creation strategies cannot just be disregarded without “grave danger” (World Bank 2015, 1). The paper concurs that by recognising and organising informal activities, we can not only harness their economic power and organisational function *per se*, but can also move the analytical focus beyond macro-level poverty alleviation interventions and zoom in on what Maiava (2002) describes as

indigenous people determining their own future, confident, not intimidated, but free people determining what they want to do and doing it for themselves, exercising agency, actively moving forward to create better lives and improve their well-being according to their own priorities and criteria as they have done for millennia.

Conceptually, the women’s 3Bs strategy has two dimensions: “bulk breaking” and “bulk building” (see Kibera 1999). The “bulk breaking” involves buying in large units and breaking them down into progressively smaller units suitable for resale. This sub-function exists where a producer or distributor is large and the intermediaries and consumers buy in relatively smaller quantities at each level of the distribution pipeline. The sub-function of “bulk building” is the mirror-image of bulk breaking. Bulk breaking is commonly used in the distribution of manufactured or processed products, whereas bulk building is common in agricultural marketing where cooperative societies or purchasing agents buy small quantities of farm produce from numerous smallholders and then sell to marketing boards – who in turn sell to millers, processors, or foreign buyers in successively larger quantities. It is this distributional strategy that some former marginalised women workers – who had been subjected to incessant media/public criticism – borrowed and re-calibrated into cross-regional trade, cashing in on abundant agricultural crops in their native regions. To a large extent, many of these women marketed this way in the past (but with *kabonga*, strangers) and still do.

The paper is organised into several sections. Section 2 reviews the literature on informality – its nature, complexities and dynamics – particularly regarding women economic migrants, many of whom live and work in informal settlements. This section contemplates how the women’s activities foster local economic development inclusively. The aim here is to highlight informality’s untapped potentials, potentials that can be harnessed for poverty alleviation and empowerment. Section 3

presents the context for the collection of data on informal economic mobility and linkages. Section 4 details the study's data sources. Section 5 examines how incomes are earned in two different regions: in Agbogbloshie in Accra, and in the traders' native regions in northern Ghana. The final section discusses the findings and returns to some of the broader issues raised in the literature.

2. (Re)imagining informality: a theoretical perspective

One of the dominant development discourses in the twentieth century, following Keith Hart's seminal work, relates to the formal–informal economy. Hart (1973) – a British anthropologist who first used the term “informal sector” to characterise unaccounted employment opportunities, though as Douglas Rimmer noted, it “doubtless exist[ed] already” (1992, 36) – perhaps took a leaf from the Nobel Prize-winner W. Arthur Lewis's (1954) work on economic development and the dual-sector model (see Mukhija and Loukaitou-Sideris 2014, 4). Significantly, Hart did not only distinguish self-employment from regular wage earnings in the formal sector (which he described as rational, planned, organised and regulated), but he stressed the potential productive value of “this world of economic activities outside the organised labour force” (Hart 1973, 68) and questioned the desirability of conventional economic policies focused entirely on the formal sector. To him, the informal sector provides the poorest and neediest (*in cities*) with much-needed opportunities to earn a livelihood and was too large to be easily formalised, especially when most countries lack the requisite institutional capacity (Mukhija and Loukaitou-Sideris 2014, 5).

Following Hart's theorisation, the concept has gained unparalleled currency as a conventional wisdom in international development planning (Peattie 1987) and expanded beyond the livelihood realm (Turner 1978). The increasing interest in and rapid growth of the informal economy in most developing countries, particularly SSA, has been brought about as a result of the weakness of the formal sector to generate sufficient employment opportunities (indeed, the formal economy in Africa is stagnating) as well as the increased rate of rural–urban migration and enlarging labour force (Sethuraman 1997; Blunch, Canagarajah, and Raju 2001, 10). The associated increase in non-farm employment, and “micro-enterprises” generally (Jeans 1999; King and McGrath 1999; Liedholm and Mead 1999) has led governments, planners, donors and academics to recognise the increasingly important contribution made by the informal sector to a developing country's gross domestic product (GDP) (Xaba, Hom, and Motala 2002). In addition, the informal sector is now directly linked to the main objectives of development: increased production, job creation and combating poverty (Afiasat 1997). A broader concept, that of the “informal economy”, has thus emerged (Portes, Castells, and Benton 1989) but not with what Guha-Khasnobis and Ostrom (2006, 5) describe as definitional challenges: “in most cases, the definitions used in theoretical and empirical research often lack consistency from one study to the next”.

Broadly, three main approaches are discernible. The first, following a structuralist approach, argues that the informal economy is linked to the deepening of global capitalism, abundant supply of labour, weakening of government enforcement of regulations and employers' interest in avoiding state regulations governing workplace conditions and wages (Portes, Castells, and Benton 1989; Roy 2005; Bernhardt et al. 2008). Proponents advocate for economic changes and a new social contract with laws to protect workers' rights. The second school follows a more neoliberal approach (e.g. De Soto 1989) and argues that neoliberalism simultaneously incorporates and disavows informality, viewing it as a manifestation of natural local market activity while treating its imperfections as solvable through further economic liberalisation. In doing so, neoliberalism ignores its own role in producing and sustaining informality while at the same time informing theoretical and practical approaches to it that are conceptually problematic and contextually inappropriate. A third and final approach, the reformist, attributes the existence of informality to structural economic reasons and advocates for an active role for government and civil society in supporting and upgrading informal activities (Peattie 1987; Iskander and Lowe 2010).

Interrogating all facets of the formal–informal debate is beyond the scope of this paper. Nonetheless, this paper loosely understands informality as being beyond the framework of state regulation, although without accepting the dichotomous understanding that suggests informality is separate from and parallel to formal activities. What is clear is that as scholarly understanding of informality activities expands, the logic of economic dualism inherent in Hart’s conceptualisation is coming under intense scrutiny (Bromley 1978; Rakowski 1994). Today, although a substantial body of scholarly literature on (in)formality exists, the majority disproportionately favour those who argue that both informal and formal activities are linked to each other, integrated in the larger economy and often overlapping (Brown and McGranahan 2016; Mukhija and Loukaitou-Sideris 2014). Conceptually, and by inference, conventional theories have failed to fully appreciate the connection between institutions and the socio-cultural context that provides and sustains them. For instance, simply creating the correct market structures does not mean the requisite entrepreneurs and firms will automatically appear. Thus, borrowing from women traders’ sub-function bulk building and breaking distributional processes, the paper’s intellectual position is closely aligned with the reformists’ approach and shows that with increased government recognition – allowing for better access to financing, and fostering data availability, among other factors – the vibrancy and complexity of the women’s activities can improve their capacities, meet their basic needs and increase their incomes.

In such contexts, the paper sees informality as normal and familiar, not deviant and somehow unnatural (Simon 2011, 2015), and therefore sees the frequent connection to poverty as too simplistic and in need of unpacking. The paper believes any policy intervention based on homogenising and dichotomous understandings of informality from academic output can potentially generate uninformed – and ultimately misleading and misguided – policy (e.g. Lucci 2014). It thus seeks a more ontological approach to explore and elaborate on the complexities of informality and to develop a clear and theoretically sophisticated understanding of its role and manifestations (Carmody and Owusu 2016; Myers 2016). While accepting the paradoxical nature of informality, the paper recognises its importance in helping the poor survive and acknowledges the need to explore under what conditions informality privileges the poor and the local economy. This is consistent with earlier studies that see urbanisation as synonymous with increased informalisation (Chen 2008; Myers 2016) and see informal entrepreneurship as creating viable informal networks and associations (Mukhija and Loukaitou-Sideris 2014; Gillespie 2016).

3. The study context and methodology

Agbogbloshie in Accra and its adjacent food market along the Abossey-Okai Road (see Figure 1) was purposefully selected as a case study site to empirically investigate the role of (in)visible informal production-oriented activities on poverty reduction, based on two selective criteria: (a) the site has assumed local and international notoriety as a source of toxic risk from informal e-waste processing; and (b) it is a major food distribution centre for the Accra metropolis (Oteng-Ababio, Owusu, and Chama 2015). Agbogbloshie’s interconnectedness with (in)formal activities has been well documented; it assembles and leads into city-wide e-waste collecting, provides a municipal service and recycles valuable metals for local industries (e.g. copper for Tema’s smelter), while also creating local ancillary “life saving” and empowering jobs (Oteng-Ababio 2010, 2014; Ameyaw-Osei et al. 2011; Grant and Oteng-Ababio 2012, 2016). The site’s opportunities arguably offer an “escape route” from poverty as well as a platform for participating in the local economy, with approximately 6000 people (by conservative estimates) earning a living directly from e-waste recycling, and at least another 30,000 within its chain of activities (Ameyaw-Osei et al. 2011). Given the site’s characteristics (a dumping area, scrap processing zone and food market), this study investigated a core set of research questions which sought to understand the role of informality in urban poverty reduction. Typically, the site exemplifies the challenge policy-makers’ face with respect to e-waste processing and its environmental impacts – thus, the findings of this paper may well have relevance beyond Accra.



Figure 1. A map of Ghana showing the study location: Agbogbloshie.

Economically, earlier studies in Ghana using an ontological approach have shown how the national capital – with a population of approximately 2 million (42% of the region's total, comprising 48.1% males and 51.9% females) and a population growth rate of 3.4% per year (GSS 2014) – dominates the urban space in Ghana, with informality virtually transforming the local economic structure (Gillespie 2016; Grant and Oteng-Ababio 2016). A national occupational structure survey (see Table 1) explicitly shows that overall the informal sector provides the most employment for people in all 10 regions, with the exception of Greater Accra (GSS 2015). Indeed, Accra's situation is not surprising: apart from being the administrative capital, it also serves as Ghana's industrial and commercial hub, having a 2016 city per capita GDP of 11.94% of national GDP of \$121.11 billion (Global EDGE 2016). Officially, 6 out of every 10 persons of working age are in the informal sector,² with 90.9% of women and 81% of men working under uncontrolled, unregulated, or non-standardised circumstances (GSS 2015, 30). In terms of sector prevalence, informality dominates all sectors, aside from agriculture, in job creation. The three largest occupational groups among males are production, transport operators and related workers (29.6%); sales workers (19.4%); and clerical and related workers (14.4%) – compared with 42.0% of females in sales occupation; 19.5% in production, transport and equipment; and 13.9% in service occupations (GSS 2015).

Methodologically, to achieve the set objective, it was necessary to acquire empirical data on whether the informal sector is “excluded from development and trapped in external dependencies” (Kulke and Staffeld 2009, 25) or whether it can facilitate marginalised women to innovate, network and “graduate” from e-waste-related activities to engage in long-distance regional trade. The paper therefore took heed of the prior admonishment to scholars to observe and document actions and build critical databases to test and explore theories about informality (Gillespie 2016; Brown and McGranahan 2016). Taking advantage of the researcher's five-year research experiences at the site (see Oteng-Ababio 2010, 2014; Grant and Oteng-Ababio 2012, 2016), this study adopted a systematic qualitative investigation, relying on interviews and participant observations carried out through non-continuous six-months' fieldwork (March–October) in 2014. In the field, the researcher and his team³ positioned and maintained passive participant-observer status at the food

Table 1. Number of persons engaged by formal and informal status, sector and region.

Region	All		Agriculture		Industry		Services	
	Formal	Informal	Formal	Informal	Formal	Informal	Formal	Informal
Western	120,246 (36)	214,187 (64)	8451 (86)	1366 (14)	41,063 (56)	32,485 (44)	70,732 (28)	180,336 (72)
Central	62,025 (27)	170,053 (73)	2918 (77)	874 (23)	10,504 (31)	23,424 (69)	48,603 (25)	145,755 (75)
Greater Accra	804,051 (63)	480,289 (37)	18,585 (94)	1121 (6)	176,057 (71)	73,027 (29)	609,409 (60)	406,141 (40)
Volta	35,950 (21)	135,873 (79)	1931 (59)	1354 (41)	5146 (18)	23,822 (82)	28,873 (21)	110,697 (79)
Eastern	66,292 (26)	189,347 (74)	6672 (77)	1983 (23)	8907 (24)	27,473 (76)	50,713 (24)	159,891 (76)
Ashanti	145,151 (27)	395,320 (73)	3682 (53)	3301 (47)	24,971 (27)	67,492 (73)	116,498 (26)	324,527 (74)
Brong Ahafo	64,727 (28)	166,082 (72)	2414 (47)	2721 (53)	9713 (26)	27,220 (74)	52,600 (28)	136,141 (72)
Northern	26,904 (15)	156,471 (85)	466 (29)	1,144 (71)	3,126 (9)	32,193 (91)	23,312 (16)	123,134 (84)
Upper East	19,980 (23)	68,773 (77)	133 (35)	247 (65)	2612 (15)	14,530 (85)	17,235 (24)	53,996 (76)
Upper West	10,000 (16)	51,485 (84)	260 (49)	270 (51)	1734 (16)	9018 (84)	8006 (16)	42,197 (84)
Total	1,355,326 (40)	2,027,880 (60)	45,512 (76)	14,381 (24)	283,833 (46)	330,684 (54)	1,025,981 (38)	1,682,815 (62)

Source: Ghana Statistical Service (GSS 2015).

Note: Values in parentheses are percentages within sectors per region.

market along the Abossey-Okai Road, which allowed for a vantage point, both geographical and social, from which the informal activities were empirically observed and documented. The observational methods facilitated insights into the activities' *modus operandi* and power relations (formalised and tacit), while in practice a careful attempt was made to keep the field records focused and systematic in order to generate comparable data sets for all the selected trade niches. This ethnographic method enabled written documentation of observations such as the act of building bulk, the type of goods represented, the locational setting and the nature of social interactions (e.g. casual, professional, friendly and conflictual), and helped in the contextual understanding of the socio-political formation of the trade niches and the power relations at play.

In addition, a further seven in-depth interviews each with the four selected trade specialties (yam, onions, groundnuts and tomatoes), six with the transport union leaders at the various northern-Ghana-bound transport terminals and eight with public officials, were conducted. The interviewees provided insider perspectives on the informal activities and governance at Agbogbloshie. Consistent with the interview methodology (see Dunn 2010), the semi-structured interviews comprised the same primary set of questions, with prompts nested below each question, and follow-up questions to informants' varied responses. In general, the interviews lasted between an hour and two in length, usually ending when the interviewee's responses were seen to have reached a saturation point and were no longer yielding novel insights, became redundant, or simply reinforced previously collected data. Furthermore, a total of four focus group discussions were conducted, one each with the four selected trade categories, and these helped bridge the gap between the observed actions, motivational values and "governmentality" that underpinned some of their activities.

Typically, the identification and selection of key informants were aided by the researcher's past experiences, the observational methods adopted and a snowball sampling within the epistemic community – consisting primarily of the traders, the local leaders, public officials and local NGOs. The researcher's past experiences allowed for the establishment of a "studying-up" rapport and subsequent access to in-depth future interviews. Some informants also emerged through snowball sampling, where an initial informant recommended others who had also "graduated from e-waste related activities to engage in the cross-regional trade" and could therefore also inform the study. Some follow-up interviews were also conducted in October, three months after the initial fieldwork (March–July), to aid in verifying data analysis results and to inform gaps in the observational data. Technically, the knowledge gained through the follow-up interviews was critical to understanding the viability (profitability) of the emerging cross-regional trade and also confirm some of the researcher's interpretations.

During data analysis, the recorded qualitative data were transcribed, reflected upon and analysed; thus, the interviews and observational data were coded with descriptive, reflective and interpretive/analytical codes; reduced down through identified patterns; and interpreted. The coding process underwent three distinct coding phases: the first phase scoped the data entirely in search of text segments that related to the research topics and inductively coded relevant segments with descriptive and analytic codes such as "savings", "start-up capital", "nature of work" and "type of goods". The second coding phase reworked the selected texts from phase 1, from which emerged codes such as "social networks", "hire purchases" and "bulk building". The third phase relied on thematic codes selected in the previous phase to operationalise the traders' bulk building and breaking practices. Combining these processes provided an effective framework to interrogate the interconnections between former marginalised women who routinely occupied the lowest rung of the e-waste chain of activities and the general contribution of their current cross-regional trade to the local economy and, more importantly, to poverty reduction.

The subsequent sections, based on and informed by the field results, unpack how those women previously engaged in the world of e-waste work metamorphosed into long-distance traders.

4. Results: inventing life in metropolitan Accra

4.1. Accra's policy terrain and livelihood options

Interestingly, the field observations reveal Accra's policy terrain as accommodating many broad-brush universal goals rather than the lip-service city officials pay to everyday livelihoods and inclusive governance in various fora regarding participatory democracy, lifting people out of poverty, slum upgrading, etc. (Gillespie 2016; Obeng-Odoom 2011, 2016). From the study, it was unclear how the city authorities deal with, relate to and integrate (or separate) different urban policy objectives. In spite of the claims and bizarre corporate rankings such as MasterCard's (2015, 1) rating of Accra as the most inclusive city in Africa, where urbanisation and growth go hand-in-hand, the field observations revealed that the broad masses of people in the city are disenfranchised (see Gillespie, 2016). There are obvious clashes of rationalities, with neoliberal logic sitting uncomfortably with people living and working informally and the underlying micro-politics operating within such a framework.

What is clear from the observations, however, is that e-waste recycling – one of the commonest informal activities in Agbogbloshie – is a highly gendered enterprise: men dominate and make a living by lifting and hauling “waste” from distant locations, while women are restricted to less physical, lower-quality, lower-paid and irregular activities, providing ancillary services such as the sale of metal collectors' tools (e.g. hammers, chisels, wrenches) and of food and water (see Oteng-Ababio 2010; Oteng-Ababio, Owusu, and Chama 2015). The observations also revealed a new web of untapped economic potentials, cross-alliances and arrangements, whereby some women “graduate” to live and work in their own economic space by participating in cross-regional trade, inspired and strengthened by their cultural ties and class commonalities to collectively respond to their livelihood challenge (see Carmody 2011; Grant and Oteng-Ababio 2016).

Understanding the dynamics by contrasting and situating the emerging livelihood options within the broader Agbogbloshie setting was essential in achieving the study objective. The interviews revealed how impoverished women employ ethnic-based strategies and use their social resources as building blocks to legitimise and re-create new economic spaces by trading in agricultural products and how these are re-shaping the earlier gendered hierarchies. Examples were the ethnic-based niche associations which were observed (e.g. the Tomato and Yam Traders' Union), whose sole aim is to assist members financially by providing occasional uncollateralised loans. These niche members (numbering between 10 and 25) share common characteristics: they are economic migrants who initially provided e-waste support services but have since transitioned through their informal resource mobilisation and accumulation to become middle-person entrepreneurs; and re-connecting with their social networks in northern Ghana guarantees them access to agricultural goods to retail in Accra. They continue to operate from Agbogbloshie primarily due to the availability of land space, which would otherwise be difficult and expensive to come by in Central Accra. Administratively, a prospective member is obliged to pay a joining fee – between GH¢100 (\$31.25) and GH¢200 (\$62.50) – and monthly dues of GH¢25 (\$7.80).⁴ Each group, with its own proper institutional structure – a chairman, secretary and treasurer – operates autonomously yet transparently. They function as central nodes for connecting (home-based) networks and their members (supply chain), and these embedded social resources and networks provide benefits such as information, influence and the gaining of advantage over their non-indigene, poorly organised competitors (mainly of southern Ghanaian extraction).

During the analysis, the groundnuts trade stood out as the most innovative and lucrative among over 95% of our trader interviewees, including the executives of other niche associations. The secretary to a groundnuts association with 25 registered members revealed that since its inception in 2013, the association registers, on average, 2 new members a year, even though its joining and monthly dues are the highest – GH¢200 (\$62.50) and GH¢25 (\$7.80), respectively. A transport union leader also summarised the prospects of the groundnuts trade thus: “Everything points to

the fact that the business is good.” Indeed, available secondary data confirm a dramatic increase in groundnut production in Ghana from just around 100,000 tons in 1990 to over 500,000 tons in 2010 (FAOSTAT 2012), an increase of 500%. This is partly attributable to the role of the new traders, who are serving as the link through which groundnut moves from the farm gates to the consumer through a highly efficient system, keeping the processing and distribution costs low. It is also appropriate to point out that the traders’ activities enable the peasant farmers to devote their time to what they know best – planting, growing and harvesting groundnuts – leaving the processing and marketing to the traders and mitigating aflatoxin contaminations.

The interviewees also revealed that the traders (being indigenes) are better positioned to understand, communicate and respond to directly, positively and confidently the needs of the peasant farmers up north, including supplying them with manufactured goods from Accra and simultaneously linking their compatriots’ agricultural products to the markets down south. From the narratives extracted, the women’s business practices – building and breaking bulk (discuss in detail below) – can significantly affect the lives of participants and provoke unusual transformations in both the origin and destination of the trade and by extension in the local and national economy. In particular, such social networking offers yet another opportunity for a more gender-sensitive business environment, which can potentiate, empower and help in poverty reduction. In contrast, Keith Hart noted that the continuous neglect of the “economic activities of the low-income section of the labour force in Accra, the urban sub-proletariat into which the unskilled and illiterate majority [...] are drawn” (Hart 1973, 61), reflects a large gap in public policy and a lack of appreciation of the economic realities of most citizens (Hart 2006).

4.2. (Re)connecting the city and the “village”

Ordinarily, the trading between Accra and northern Ghana should not attract any particular academic attention, since commercial activities between the two geographical regions date back to colonial times (Dickson 1968; Plange 1979). The uniqueness of the Agbogloboshie story relates to those involved: poor economic migrant women (generally restricted to income-generating activities) employing their ethnic-based strategies and social resources as building blocks to legitimise their livelihood and escape poverty (see Johnston-Anumonwo and Doane 2011; Wrigley-Asante 2013). Their adopted cross-regional trade (3Bs model) is anchored in the relative abundance of agricultural products in their home regions in northern Ghana, where, simultaneously, manufactured goods are badly needed. Thanks to their personal capital accumulation, coupled with occasional uncollateralised loans from their niche associations, the women are able to build bulk in Accra (origin), mainly comprising manufactured goods, which are sold on hire purchase to peasant farmers in their hometowns in the north (destination). The northbound goods primarily comprise building materials, cooking utensils and clothing. After trading off these goods (breaking bulk), the women buy the farmers’ products (build bulk), most of which are climate-dependent, for southbound markets in Accra. Figure 2 illustrates this interconnectivity between the two regions.

In terms of content, the interviewees revealed individual differences in the type of goods they traded in, but commonalities prevail in their bulk-building and bulk-breaking processes. For example, the average value of manufactured goods each trader transports to the north is said to be about GH¢20,000 (\$6250) every fortnight, while an equivalent quantity of farm products are re-transported back to Accra. In addition, aside from providing goods on hire purchase, the traders also occasionally grant interest-free loans to their peasant-farmer partners, primarily to foster client loyalty. Further discussions also revealed that the “loan facility” has a ceiling ranging between GH¢1000 (\$312.50) and GH¢5000 (\$1562.50), and re-payments are effected after the farmers’ harvesting of their products – unless there is a compelling reason why a farmer cannot honour his/her liability (e.g. due to climatic failure). In such cases, the two sides mutually arrange an acceptable repayment schedule. Typically, the loan facility serves as an informal oral contract, which obligates the recipient to sell his/her farm products to the lender. It thus guarantees the

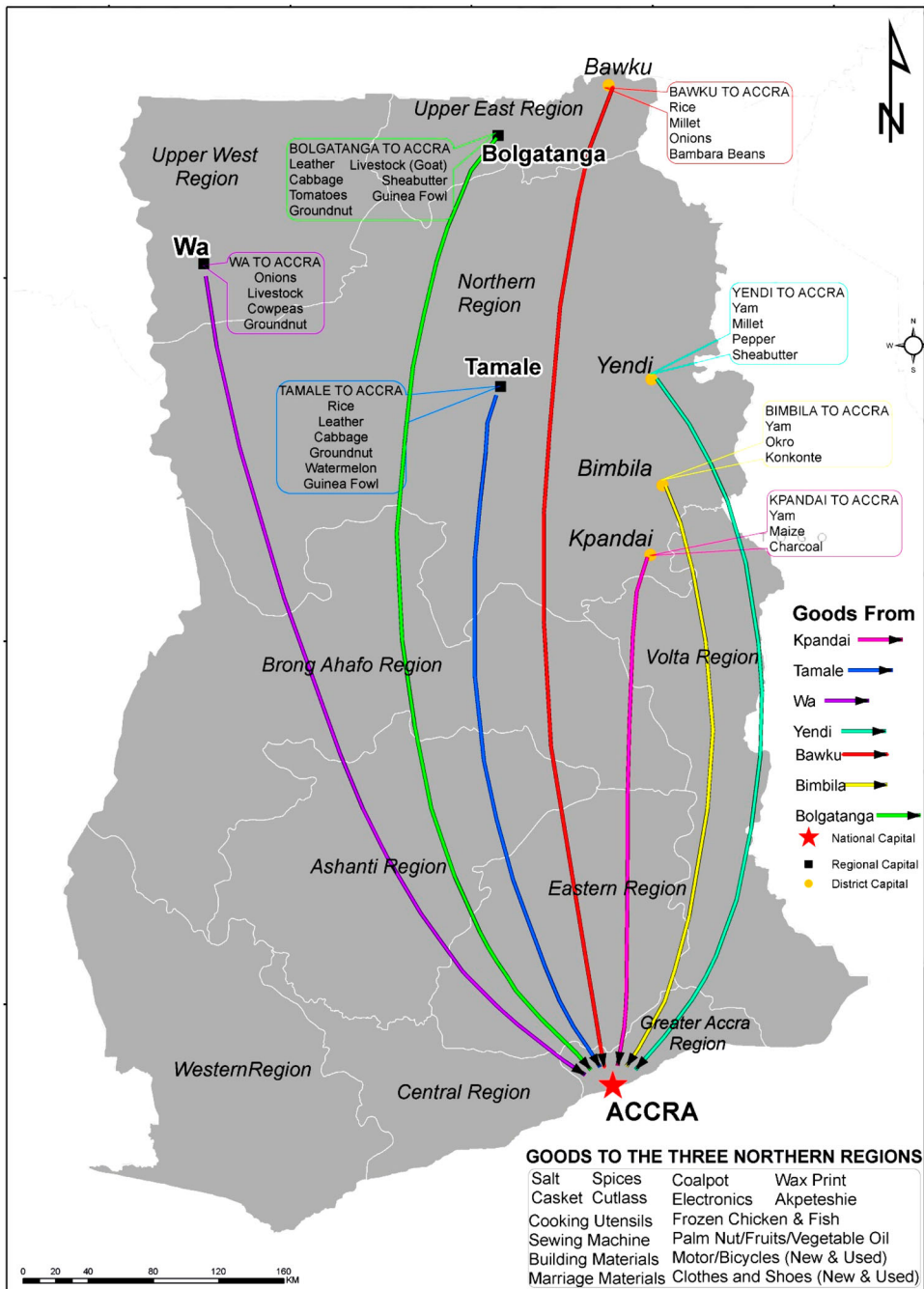


Figure 2. Representation of interconnectivity between north and south Ghana. Source: Author's fieldwork, 2014.

trader a supply of goods while providing the farmer with a market and more flexible, convenient and low transaction-cost loans. Suffice it to add that although the sums of money may appear meagre, yet given the region's peculiar characteristics – with almost 80% of its population living on under a-dollar-a-day – the amounts are quite significant for the individuals involved (Fuseini and Kemp 2016).

Among the interviewees was a 45-year-old yam (food) seller from Zabzugu (Northern Region). She moved to Accra at age 19, first as a *kayaye*; but today she is among the most respected elders in

Agboglobshie. During the interviews, she revealed that during farming seasons, she sends money home to farmers in the north to buy fertilisers and hire extra hands:

We offer them [farmers] an easy market, unlike those women [non-indigenous traders]⁵ whose main aim is profit, profit, and profit. We prevent situations where, sometimes, between 800 and 1,000 yams go bad [in times of glut when other traders refuse to buy]. Even if I don't have money, I can take them and pay later. They know me. (Personal interviews; June 13, 2014)

Another yam trader, a 44-year-old from Kpandai (Northern Region), lauded the yam business for enabling her to “build a personal house and educate her three children”. The majority of interviewees (over 90%) believed the soft loan scheme and the supply of the farmers’ basic needs on a credit basis indirectly address some local discriminatory socio-cultural practices women farmers generally suffer under in the north. The interviewees (87%) also revealed that women exclusively control the cross-regional trade, with over 20 times more women than men earning their living in its chain of activities (Fold and Gough 2008; Wrigley-Asante 2013). Participants who had left their children “back home” under the care of their ageing parents and gone in search of fortune in Accra see the cross-regional trade as offering them an opportunity to re-unite with their “rejected family” – and albeit temporarily, nonetheless regularly.

The few men observed during the study were restricted to operating trade over transnational circuitry, importing cattle and onions from Niger and Mali, activity which, according to the women, demands very large start-up investments. We encountered five such male traders, whose monthly imports averaged over GH¢100,000 (\$31,250).

Regarding the women’s contribution to the local economy, 86% of the interviewees believe the “interest-free loan scheme” with its flexible payment time frame has induced a boost in groundnut production and, indeed, has made “fresh” groundnuts unusually and consistently available all year round in cities down south – something unknown in Ghanaian history due to the product’s seasonality. Admittedly, the government’s interventions (as in the provision of extension officers) also may have contributed to the increased output of groundnut; nonetheless, the traders’ claims cannot be discounted and indeed mirror the available data, where currently the three northern regions (where the groundnut trade model is prevalent) account for 94% of the total groundnut production in Ghana (see FAOSTAT 2012). The findings demonstrate how informal transactions, anchored in verbal contracts, defy “deepening global capitalism” (e.g. Sassen 1991) and “too much regulations” (De Soto 1989), to facilitate the agency of women to potentiate backward and forward linkages, inter-connecting marginalised women from Agboglobshie with peasant farmers in northern Ghana and ensuring mutual obligations and co-benefits.

Technically, like most informal livelihood strategies in developing countries, there are difficulties in estimating the actual incomes of participants, due to poor recordkeeping and the composite nature of their commercial activities. Nevertheless, some traders provided an estimated monthly profit of US \$1200–US\$1900 per person, an impressive sum by Ghanaian standards, and the veracity of which can be gauged from the large membership fee they pay to join their associations. To most respondents (84%), the trade is their only source of income.

Consider the case of Amina, a 34-year-old widow, a native of Zabzugu in the northern region and a mother of four, who moved to Accra in 2005 in search of prosperity opportunities. Amina’s journey was occasioned by the death of her husband (the sole breadwinner) in a motor accident in 2003, and things became difficult for her and her children. After consultation with her aged mother, who agreed to take care of her children, she first joined a group of waste pickers in Agboglobshie.

Although the work was a difficult experience initially, she appeared content at the time of the survey because she could save at least US\$3 a week (for the first time in her lifetime) in addition to remitting her mother (about US\$16) monthly for the family’s upkeep. Amina explained that with the passage of time, the increasing competition coupled with occasional threats and harassment from city authorities and other public officials, including the police, made the search for an alternative livelihood imperative. Hence, through her savings and, later, assistance from her association, she is

now able to trade in groundnuts and rent a single room in Accra, a feat very unusual for most women economic migrants. According to Amina, she has brought two of her children to Accra to commence schooling. To Amina and most of her peers, commercial groundnut stock at home offers an opportunity to dip into them for household use when the need arises. Amina noted: “groundnuts can be eaten raw or roasted and can provide high-quality cooking oil. Having them at home serves as a guaranteed food source”.

Elicitations and discussions with some public officials, however, revealed that the women’s “restricted mobility and use of space” (Tacoli 2012; UN-Habitat 2013) is a “nuisance” due to their non-conformity with the official regulatory framework and a variety of challenges they face (see also Afenah 2012). This manifests in the Agbogloboshie site having earned some alarming descriptions, including “most toxic place in the world, where death is the price of living another day” [and] “smoking heaps of burning junk spew bilious, black fumes into the sky, so to breathe is to cede years of your life” (Goutier 2014). Clearly, according to our study’s findings, such narratives effectively obscure the traders’ significance and contributions to the local economy. For Amina and her peers, the challenges notwithstanding, they still manage to remit at least US\$470 annually home for family-related activities, a contribution emanating from otherwise informal, spontaneous and everyday activities at Agbogloboshie. This is not to ignore the challenges in the 3Bs model, however, and the next section discusses how participants cope with some “occupational hazards” as they criss-cross regional boundaries in pursuit of decent livelihoods.

4.3. Coping with cross-regional interconnected uncertainties

The inadequacies and challenges inherent in the women’s cross-regional activities are not unique. These include, but are not limited to, malfunctioning government, discouraging males and socio-biological domestic responsibilities. Participants also face risks ranging from climatic variability and uncertainty to market fluctuations. During the interviews, most traders (almost 90%) referred to the dangers of the farmers over-reliance on rain-fed farming, making them highly susceptible to adverse weather conditions. This has knock-on implications and concomitant outcomes for the activities of the traders, who work on the basis of farmers’ trust and their ability to honour their financial obligations. To mitigate these occupational hazards, the traders adopt and integrate local community knowledge with various coping (risk transfer) strategies. One such strategy is engaging in informal daily saving of between US\$1.7 and US\$3.4 with at least two different micro-financial institutions (*susu*).⁶ Apart from inculcating the habit of saving in women who live and work informally, the practice also provides them with safety nets to ensure business continuity, stability and vitality even when climatic conditions affect the farmers’ ability to repay their debts. In extreme cases, some traders reportedly receive financial support from their respective niche associations.

Of particular significance is the high degree of camaraderie and reciprocity (networking) between the traders and their (home-based) farmers. But surprisingly, no participant referred to such social cohesion as the bedrock of the 3Bs model or as at least one of reasons for their increasing business successes. It was observed and later confirmed that in times of pest infestation, the traders (in their bid to protect advance facilities and credit sales) are quick to provide agro-chemicals to rescue the peasant farmers, while the farmers on their part reciprocally provide goods on credit in times of glut. This mirrors a study in Soweto (South Africa), where entrepreneurs deliberately create, adapt and nourish their networks as much as possible, “socializing with neighbours, attending church services and actively participating in burial and funeral activities with commitment” (Grant 2013, 96).

In terms of sectorial challenges, the groundnut traders expressed concern about the crop’s high local price fluctuation levels due to its seasonality and dependency on rain-fed practices. Consequently, planting of groundnuts is primarily undertaken as soon as there is adequate moisture (i.e. April/May), and harvesting is in July/August. The interviews revealed the traders’ diverse response strategies to this climatic challenge, and Amina’s experience is a perfect illustration. Amina engages in efficient stockpiling and effective preserving of bags of groundnuts (during the major,

bumper harvesting season when prices are relatively stable and low) in the north owing to space availability, guaranteed security and a trustworthy social network. She then transports the product periodically to Accra during the off-season. To guarantee her continuous retailing of “fresh groundnuts” in Accra, Amina explains that she, like her other retailer peers, “soaks” the dry groundnuts in salted water overnight before boiling them the following morning. She claims optimistically that the process has significantly ensured continuous sales of groundnut all year round and has also helped stabilise the market price.

While Amina is just one of many self-empowered individuals, her story shows how their informal marketing strategy can impact local economies and state functions by managing climatic risks facing peasant farmers. Their complex 3Bs model, based on cooperation and solidarity, provides a heuristic for understanding informal business circuitry as a driver in development. This is consistent with Dahlquist’s (2014, 1) observation that “[t]op-down policies that fight gender norms, empower women, and identify informal workers can improve their situation, but for these to trickle down, a bottom-up approach is required”. In his estimation, “people living in poverty contribute to economic growth and development, and therefore empowering informal women entrepreneurs is essential for a profound, pro-poor development that trickles up” (Dahlquist 2014).

5. Discussion: seizing the opportunities

Presenting a detailed explanation on the persistence of informality either as a by-product of (Hudson 2005), an alternative to (Snyder 2004), or a complement to (Williams 2005) the formal economy is beyond the scope of this paper. The focus here is primarily to employ a case-study-based, inductive approach to unrecognised, unregulated and marginalised activities at *Agbogbloshie*, defined and enacted by women’s lived realities and dependent on their informal continuities, to demonstrate the embedded potentials for poverty reduction. Amina and her colleagues’ cross-regional trade presents a particularly refreshing case and overturns the reported stereotypical understanding of women’s worlds of work (Lindell 2010; Meagher 2010; Awumbila et al. 2014) – specifically, reports that women’s working conditions in three developing countries, including Ghana, are characterised by low wages, sexual harassment and violence (Action AID 2012). Aside from providing a more dignified and empowering livelihood as these traders’ navigate their previously forsaken and poverty-stricken backyards, figuring out what the community needs or can offer, their 3Bs activities offer considerable retail opportunities while at the same time constituting a boost to farming, particularly in mitigating food losses.

With Tamale urbanising at a rate of 20% per annum, more rapidly than any other city in Ghana (Fuseini and Kemp 2016), and mobile phones as well as access to the Internet proliferating quickly across the region, northern Ghana is undoubtedly “the next big thing” in the national economic development discourse. The region is not only brimming with massive potential for the retail market and growth, but increasingly populated by buoyant middle-class consumers who embrace favoured (and flavoured) brands, products and lifestyles from the global North. This makes the functions performed by traders critical, depending as they do on the relative location, periodicity and population size of their sphere of influence. These sellers ply the major towns in their native areas on foot or cycle from village to village, marketing their wares and providing a service that is economically sound. Indeed, their *modus operandi* has been recognised by large urban traders who employ travelling salespeople. These salespeople carry a variety of items in trucks and vans, moving from village to village and selling to small traders and the general public at higher prices than are charged in the urban areas. In addition, they often provide more reliable and alternative services to the peasant farmers than those provided by itinerant traders, who are sometimes unreliable. Typically, a sale is finalised when an item changes hands; there is no after-sales service, and return or exchange of items is either not permitted or uneconomical.

In addition, there is no naivety about some of the challenges facing farming, which according to prior studies include post-harvest losses, lack of ready markets and inadequate transportation

(Yakubu 2012; Samaddar et al. 2014). Yakubu (2012), in particular, reveals that 40% of food loss in northern Ghana occurs before produce reaches the market. Furthermore, the region's rapid urbanisation notwithstanding, its population remains widely spread out across a vast land surface, there are many cultures and languages, most roads are often very difficult to traverse and poverty remains an issue. Building on the women's activities provides an impetus for economic growth and transformation and potentially represents a positive drive towards the UN's Sustainable Development Goals (SDGs), with a particular focus on Goal 11 – 'make cities and human settlements inclusive, safe, resilient and sustainable' – and on Goal 12.3 – dramatically cut food waste at the retail and consumer levels, and to reduce food loss across production and supply chains (Simon 2015; Revi 2017).

In this period of transition, and for these women with lived experiences in the north, poverty is as much a lack of material resources as a context in which decisions are made (Awumbila et al. 2014). Thus, one way of achieving the SDGs is to understand and adapt to a number of successful micro-enterprise initiatives rather than lumping them together, as that typically collectivises a crisis narrative (see Wrigley-Asante 2013), even if in progressive accounts' (Myers 2011, 191). These marginalised women (as observed and as gathered from their narratives) are not just ascending the poverty ladder towards increased prosperity, but also their present worlds of work are less demeaning, more environmentally friendly and less health-threatening and food insecure. The challenge is how to ensure that efforts invested in building the team spirit and camaraderie culture receive local recognition and are replicated further afield. Without a doubt, the women's ideas can be tapped into, since there are farm products aplenty in other rural areas just awaiting potential markets, while simultaneously many peasant farmers remain at the mercy of the few monopolistic traders active in most rural communities. The women's activities in both rural and urban settings are breaking barriers and contributing to the poverty alleviation and empowerment both in rural and urban contexts.

In this regard, the occasional relocation threats from city officials may perhaps be a reflection of how the marginalised are envisioned, conceptualised, involved, treated and integrated in our local governance structures, which clearly underestimate the significance of informality in the overall fight against poverty (Hart 2006; William and Yang 2017). Such perceptions are in conflict with the women's *multi-local livelihoods*, spanning varied geographies, through which they perform and provide several functions: selling and promoting manufactured goods, buying and assortment building of mainly agricultural goods, bulk breaking, warehousing, transportation, financing and risk-bearing, as well as generating and disseminating market information. Borrowing from Garith Myers and short of advocating for a *laissez-faire* approach, the paper optimistically submits that failure to examine the urban economy from a broader, gendered perspective "misses quite a lot that is either not in crisis [...] or is far more complex and nuanced than a lot of outside observers allow" (Myers 2011: 191). The study adds to the belief that the prevalence of informality in "Millennium" cities such as Accra signifies a failure of conventional planning approaches to meet the complex needs of contemporary societies (Mukhija and Loukaitou-Sideris 2014). It thus behoves city planners to place less emphasis on order and provide more space for unplanned activities in the built environment. This will be consistent with Carmody and Owusu's (2016, 62) cautions:

addressing the urban challenge requires more creative solutions than those offered by the ideationally, if not practically, defunct ideology of neoliberalism and calls for restructuring the accumulation processes in ways that can unleash the growth potential of African cities to benefit the mass of residents of these cities, rather than just their elites.

6. Concluding remarks

This paper adds a voice to the argument that the traditional (mis)conceptualisations of informality as activities on the margins of the urban economy are misguided and inappropriate. In the main, such conceptualisations conceal and under-appreciate the sector's complexities and its potential contribution to poverty alleviation – as the case of Accra clearly demonstrates. This study's findings not only lend credence to the national statistics reporting that the informal sector engages 60% of the

working population, but more importantly demonstrate how the sector's emerging worlds of work are less demeaning, more environmentally friendly and less health threatening. These modes of work are arguably reducing poverty and positively impacting both local and national economies. The study thus urges city authorities to work *with* rather than *against* the participants in informality, to collectively design and implement regulatory regimes which reflect not only the socio-economic spaces policy-makers would like their populations to live in, but also those that most people could really afford to live in (Brown and McGranahan 2016).

With the SDGs in mind, the city government has a clear responsibility to provide an enabling environment for all enterprises to grow (Revi 2017), instead of denying some workplace protection and health and safety standards (Chen 2008; ILO 2013). Such an environment will mobilise and harness revenue potentials to finance particularly universal services (World Bank 2015). This paper believes that reacting only formally to urban growth and its spatial contours, as the current situation suggests, is grossly misguided, since the resultant cities have perpetuated (avoidable) poverty, stimulated slum growth and resulted in costly ecological deterioration (World Bank 2015; Rogerson 2016). Rather, the women's experiences contextually offer important lessons that potentially transcend and even be a significant boon for poverty reduction, particularly for women who play productive and reproductive roles simultaneously (Parnell and Robinson 2012). It is from this perspective that I share in Williams's (2015, 123) argument:

instead of debating whether either formalization or informalization is the way forward, finer-grained both/and approaches towards urban economic development can perhaps begin to emerge that adopt a more "pick and mix" approach.

In conclusion, the study is of the view that instead of treating Western formal experiences as archetypal solutions for developing economies to stimulate new forms of local engagement, particularly for implementing the SDGs, it would be better for policy-makers to accept, understand and respond appropriately to the informal economy as it currently exists and is developing – and economy which, from all indications, is an exceptionally vibrant, persistent and substantial feature of these emerging economies (Grant and Oteng-Ababio 2012). This calls for broad-based empirical studies regarding the complexities, gender dynamics and degree of organisation within this sector, and for exploration of the conditions, constraints and causal mechanisms in which the observed successes are achieved – as a way of building on and contextualising existing urban theories and practices as they "travel" from place to place (Robinson and Parnell 2011, 523). This is imperative; since long before the Millennium Development Goals ended (in 2015), the ILO (2013) had cautioned that any policy rationale for intervention in favour of informal workers must fundamentally protect the human rights of women, children and older workers, all of whom are most vulnerable to exploitation and abuse.

Notes

1. Informal sector activities are typically carried out in small units, micro-enterprises, established, owned and operated by one or a few individuals with little capital; the activities are usually labour-intensive and result in low-quality but relatively cheap goods and services; micro-enterprises tend to have limited access to infrastructure and markets for inputs and outputs (Fluitman and Oudin 1991, 1).
2. An establishment is considered formal in Ghana if it is registered with the Register General's Department and keeps accounting records managed by a professional accountant; otherwise, it is considered informal.
3. The study was assisted by five graduate students (who took turns to join) all of them fluent in the main local languages (Twi and Hausa). The principal researcher and at least one other researcher visited the study site almost every day within the period.
4. At the time of the study, GH¢3.20 was the equivalent of US\$1.00.
5. The non-indigenous traders refer to those traders, hailing from southern Ghana, popularly called strangers (*kan-bonga*) who trade and continue to do business under the aegis of the Ghana Unified Traders Association (GUTA) – as part of the general attempts to promote commerce and industry in the state.
6. *Susu* is a local Akan word (corrupted from the English "small-small") for a form of financial intermediary or micro-finance that provides an informal means to traders, workers, etc. to save and access their own money, and sometimes to gain some limited access to credit.

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