

**UNIVERSITY OF GHANA
DEPARTMENT OF GEOGRAPHY AND RESOURCE DEVELOPMENT**

**HOME-BASED ENTERPRISES AS AN INFORMAL ECONOMIC ACTIVITY: A
CASE OF GA MASHIE IN ACCRA, GHANA**

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**THIS THESIS IS SUBMITTED TO THE UNIVERSITY OF GHANA, LEGON IN
PARTIAL FULFILLMENT OF THE REQUIREMENT FOR THE AWARD OF
MPHIL GEOGRAPHY DEGREE**

DECEMBER, 2014

DECLARATION

This study benefited immensely from earlier studies on the subject, all of which have been duly acknowledged. With the exception of those studies I confidently declare that this thesis is my own research and that neither in whole nor in part, has this work been presented for the award of another degree elsewhere.

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DEDICATION

This thesis is dedicated to my mother madam Dinah Akua Okyereba Adu. It also, dedicated to my dear siblings and friends for their unrelenting support and prayers towards a successful completion of this work.



ACKNOWLEDGEMENTS

I wish to acknowledge certain debts I incurred in the execution of this research. I particularly appreciate the sustained interest shown by my supervisors, Dr. Charlotte Wrigley-Asante and Mr. S.K. Kufogbe all of the Department of Geography and Resource Development. Their collective efforts in addition to their critical and mature guidance, no doubt, were the greatest motivating factors that steered the course of this research. In fact, but for their invaluable suggestions, this study could not have been brought to completion.

I also express my gratitude to Dr. Martin Oteng-Ababio and all other lectures of the Department of Geography and Resource Development whose constructive criticisms complemented the efforts of my supervisors. I cannot also lose sight of Mr. Solomon Tetteh and Mr. George Owusu Asare for helping me use SPSS to analysis the quantitative data. I thank Abraham Tetteh, Janet Mingle, John Mensah, Eric Nustua and all those who helped me in the data collection. Special thanks go to Ebenezer F. Amankwa for his encouragement and reading through the thesis. Many thanks also goes to the director of Ga Mashie Development Agency Mr. Nii Teiko Tagoe and the residents of Ga Mashie for their cooperation which helped me to carry out with the research in the community. I further wish to acknowledge all my course mates for their suggestions towards the success of the thesis. God richly bless you all.

ABSTRACT

The study sought to identify changes that home-based enterprises have undergone in Ga Mashie, an urban community in Accra. The research further explored the gender dimensions as well as the benefits and challenges of home-based enterprises in the study area. In all 200 questionnaires, 24 in-depth interviews, 3 focus group discussions and personal observations were used to collect the data for analysis. The study revealed that there have been significant changes in home-based enterprises in the community. The changes were seen in the total number of people engaged in the enterprises as well as the locations of the enterprises. In addition, it also reflected on the organisation and types of labour used in the enterprises. These modifications in the enterprises were closely associated with the coming of the Europeans in 1482 as well as the changes in the political and economic policies of the country after the colonial era.

The analysis shows that, women dominated trading home-based enterprises and the use of personal savings as well as loans from friends and family members as an initial source of capital. Men on the other hand, dominated the services and manufacturing enterprises as well as the use of formal loans as an initial source of capital. The results again showed that, the operators derived their main sources of income from the enterprises and they are able to perform their household chores. Despite these advantages, the enterprises were limited by competitions, fear of evictions, lack of space and access to formal loans. The research recommends that, more youth development centers should be set up in the community by governments and NGOs to help train the youth in skills related home-based economic activities.

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LIST OF ABBREVIATIONS

AMA	Accra Metropolitan Assembly
CHF	Cooperative Housing Foundation
GAMADA	Ga Mashie Development Agency
GDP	Gross Domestic Product
GRA	Ghana Revenue Authority
GSS	Ghana Statistical service
FGD	Focus group discussion
HBE	Home-based enterprise
ILO	International Labour Organisation
IMF	International Monetary Fund
MDG	Millennium Development Goals
NGOs	Non-Governmental Organizations
NPP	New Patriotic Party
PSIs	Presidential Special Initiatives
RGD	Registrar General's Department
SAP	Structural Adjustment Policies
SPSS	Statistical Package for the Social Sciences
UN	United Nations

CHAPTER ONE

BACKGROUND TO THE STUDY

2.0 Introduction

Globally, urban centres are experiencing rampant population growth. This can be attributed to the access to basic facilities and economic services in these centres. Between 2007 and 2025, the world urban population is projected to grow from 3.3 to 6.4 billion at an average annual rate of 1.8 per cent, with urban growth concentrated in Africa and Asia. The United Nations (2013) projected that Africa's urban population will increase from 414 million to over 1.2 billion by 2050 while that of Asia will soar from 1.9 billion to 3.3 billion. Both regions together will account for 86 per cent of all increase in the world's urban population.

Currently, Africa is the world's least urbanised continent but has the fastest rate of urban growth estimated around 3.3 and 3.7 percent between 2000 and 2010, compared to 2.7 percent in Asia (United Nations, 2007). Urbanisation in Africa according to Songsore (2002) is not accompanied by industrialisation as in the case of many developed countries, rather it comes with issues such as infrastructure challenges and limited formal job opportunities which have negative implications on peoples well being and the environment. Several reasons account for urbanisation in Africa but the prominent among them is rural-urban migration. This is because many urban centres served as growth pole centres that attract migrants from the rural areas. For instance, in Ghana between the periods of 1948 to 1960 about 98 per cent of the urban growth was caused by migration from rural areas Songsore (2002). The nature of urbanisation has a profound effect on the type of employment in most Africa countries. Thus rapid urbanisation has led to an increase in the informal sector employment.

The informal sector since its discovery in Africa in the 1970s was predicted by some scholars that it will be absorbed into mainstream formal sector (Hart, 1973; ILO, 1973; Chen, 2007). The sector has grown in size to become a 'normal' economy because it employs about two thirds of the continent's active population and also contributes to poverty reduction (Chen, 2007). Government policies towards economic investments combined with urbanisation which is caused by rural-urban migration and natural growth in population have made the informal sector a major economic unit in most cities in Africa (Yankson, 2000a; Gough et al, 2003; Kessides, 2005; Tipple, 2006; Sparks and Barnett, 2010). For instance, the sector contributes to about 78% of non-agricultural employment, 93% of all new jobs created and 61% of urban employment in Africa (Kessides, 2005).

In Sub-Sahara Africa, the informal sector provides more flexible forms of employment and contributes significantly to Gross Domestic Product (GDP) (Tokman, 2007) which translates to human development. The sector also helps in cities where demand for goods and services are growing faster for the formal sector to handle by serving as a 'basket' for people to get access to items and services that they need but the formal sector cannot provide (Lawanson and Olanrewaju, 2012).

In Ghana, the political instabilities that the country has experienced over the years as well as economic mismanagement and lack of formal job opportunities, partly due to changes in economic policies of governments have fuelled the informal sector (Yankson, 2000a; Overa, 2007; Oteng-Ababio, 2011; Oosterbaan et al, 2012; Otoo, 2012). The sector has increased in recent times to about four folds and it offers about 60% of the total employment generated in urban Ghana, which includes 93% of private sector jobs created in the country (Amankwaa, 2013).

Informal sector activities in the country include home-based enterprises, casual and seasonal working activities (Amankwaa, 2013). In urban Ghana, home-based enterprises are estimated to be the highest informal sector activity in terms of growth rate and total number of employment. These activities usually take place in low, some middle and high income areas but it is highly concentrated in low income urban areas (Yankson, 2000a; Gough et al, 2003).

In Accra (capital city of Ghana), home-based enterprises provide people with jobs and also help to alleviate poverty. For instance, it employs about 60% of women who live in low come areas (Yankson, 2000a; 2000b; Gough et al, 2003). This is because little capital is needed to start it up and also the enterprises are flexible to be operated (Sinai, 1998; Afrane, 2003; Gough, 2009). In addition, women who engage in these activities conveniently combine it with their household chores such as cooking and looking after children (Gough et al, 2003). Even though the enterprises play important roles in most communities, it is hindered by factors such as the fear of possible eviction by landlords and city authorities and limited access to formal loan (Yankson, 2000a; 2000b). According to Campion (2011) home-based economic activities in Accra have undergone some changes over time and space. This research aims to examine the changing trends of home-based enterprise and analyse its impact on the local economy of Ga-Mashie, a fishing community in Ghana's capital, Accra. For the purpose of this research the term home-based enterprise is defined as a type of informal sector economic activity which takes place within a dwelling or attached to a dwelling.

1.1 Problem statement

From the colonial era to recent times, there have been different policies and economic programmes introduced by various governments over the years as a way of improving the standard of living of Ghanaians. These policies included capitalism which was adopted by the colonial administration through to the growth pole policies of the 1950s to the 1960s. It also includes the Structural Adjustment Programmes (SAP) in the 1980s to 1990s and to the current Millennium Development Goals (MDGs) (Settles, 1996; Yankson, 2000a; 2000b; Wrigley-Asante, 2007; Osei-Boateng and Ampratwum, 2011). Most of these policies could not achieve their aim partly due to urbanisation and the interplay of global and local forces. As a consequence, most people adopted different survival strategies which included informal economic activities to eke out a living (Watch Report, 2010). The failure of these policies also contributed to the increased use of the houses for informal economic activities in urban areas of the country (Yankson, 2000a). In urban Ghana, the use of the home for economic activities has increased in almost all the parts of the country. According to the Ghana statistical service, home-based enterprises have shot up from about 10.5 per cent in the 1960s to about 60 per cent in recent times in the country.

In Accra, the use of the home for economic activities is mostly associated with low income residential areas like Ga Mashie, Madina, Nima, Chorkor, Adabraka and other areas. The enterprises provide the operators with employments and incomes. It is also observed that, some thousands of households are able to meet their survival needs by purchasing conveniently from home-based operators like buying of items for daily housekeeping without going to the market (Verrest, 2007; Afrane, 2003; Gough et al, 2003; Sinai, 1998). Despite the better side of the business in Ga Mashie, it is also noted that the operators of the enterprises are prone to environmental and health

related risk like traffic accidents, fire hazards, crime and assault, weather related discomfort, environmental related diseases and skeletal injuries. Oteng-Ababio (2012) asserted that, Ga Mashie is also characterized by inadequate housing infrastructure and poor drainage. Despite these conditions, people continue to do business with little consideration to the environmental health risk associated with their activities and the attendant effect on them and their neighbours.

Even though, home-based enterprises have received a lot of research in Accra, most of the research have concentrated on the economic benefits and risk associated with the activities with limited studies carried out on the changing trends of the enterprises in relation to economic and political changes of the country. In addition, most of the research are carried out in areas like Accra New Town, Madina and Adabraka with limited research undertaken in Ga Mashie with regards to home-based enterprises (see for instances, Yankson, 2000a; 2000b; Gough et al 2003). This study fills the gap in literature with regards to the changing trends of home-based enterprises in Ga Mashie.

1.2 Research questions

The following questions become imperative for the study:

1. What is the nature of home-based enterprises and what changes have taken place over time in Ga Mashie?
2. What are the contributory factors to these changes in Ga Mashie?
3. Are there gender differences in home-based enterprises at Ga Mashie?
4. Are there any gains from home-based enterprises?
5. What challenges do home-based enterprises face?

1.3 Objectives of study

The main objective of the research is to examine the nature and changing trends of home-based enterprises in Ga Mashie. Specifically, the study seeks:

1. To examine the nature of home-based enterprises in Ga Mashie
2. To identify the changing trends of home-based enterprises and analyse the factors contributing to the changes
3. To examine the gender dimensions of home-based enterprises
4. To assess the socio-economic and political benefits of home-based enterprises in Ga Mashie
5. To examine the challenges of home-based enterprises and provide recommendations for policy consideration

1.4 Propositions

- The changes in home-based enterprises are as a result of changes in economic and political policies and programmes
- The gender differences in enterprises are as a result of the benefits of the enterprises

1.5 Justification of study

The changes in economic policies coupled with increase in population and the inability of governments to create employment for its citizens in the global South have been considered by some scholars as the reasons why the informal sector has increased over the years (Correya, 2000; ILO, 1973). In Ghana the situation is not different. The changes in economic policies have caused some informal economic activities to sour up especially in urban low income areas (Yankson, 2000a; 2000b).

Governments over the years have depend on the urban informal sector is a solution to urban unemployment. Therefore it is important for the government to understand some activities of the informal sector and how they are operated. However, as mention in the problem statement, most of the studies in home-based enterprises have concentrated on the risk and the benefits of the enterprises. This study fills the gap in literature with regards to changes in home-based enterprises and it contributory factors. The study also adds to the already existing literature of home-based enterprises in the urban economy. The study may provide the stakeholders in urban planning and development with a wealth of knowledge about benefits and challenges of home-based enterprises which will assist in the formulation and implementations policies for informal sector activities.

1.6 Organisation of study

The study is divided into seven chapters. Chapter one outlines the introduction, problem statement, research questions, objectives, proposition, justification and organisation of study. The second chapter consists of approaches to the informal sector and a review of relevant literature on home-based enterprises. The chapter also examines the trends in economic policies of Ghana and the conceptual framework for the study. Chapter three discusses the method used in the research and the background information on the study area. Chapters four, five and six are analytical chapters in which various aspects of data collected from the field are examined. Chapter seven concludes with a summary of the major findings, conclusions and recommendations for policy consideration.

CHAPTER TWO

THEORETICAL APPROACHES TO THE INFORMAL SECTOR AND CONCEPTUAL FRAMEWORK

2.0 Introduction

This chapter discusses the various definitions and concepts used in the literature on informal sector. The chapter reviews literature on home-based enterprises which is the focus of the study in terms of nature, gender, benefits and challenges. It also discusses the conceptual framework for the study.

2.1 Approaches to the informal sector

2.1.1 The global informal sector debate

The term informal sector was first used in the literature by Hart and the ILO mission to Kenya in the 1970s (Blunch et al, 2001). The earlier proponents of the informal sector both defined the term based on the characteristics associated with it (Charmes, 2004). For instance, Hart (1973) defined it as characterised by an unorganised sector, self employed individuals and basically for migrants, while according to the ILO (1973) the sector is marked by ease of entry, low resource-base, family ownership, small scale, labour intensive, adapted technology, unregulated but competitive markets and informal processes of acquiring skills. However, according to Blunch et al, (2001) the ILO definition botched to adequately recognise that, in addition to self employment and family labour in various ways, wage labour and apprentices are also core components of the informal sector.

The term is also defined to have a geographical aspect linking it to urban areas, a notion which still exists. For example, Hart (1973) identified the sector among Frafra migrants in Accra and the ILO (1973) also stated that it has emerged in the urban centres as a result of the formal sector's inability to employ the teeming urban labour force. However, recent studies find evidence of it not only in the urban areas but also in the rural areas. For instance, King (as cited in Blunch et al 2001) also observed that in the 1980s, there were some reports of the sector being identified in some rural areas thus making the sector a 'normal economy' cutting across both rural and urban areas, agriculture and commerce.

Another definition is with respect to the technological base of the sector. The sector is noted for using technologies which are traditionally static or locally oriented and to some extent are inefficient as compared to the formal sector which involves the use of high-technology of which most are exotic (ILO, 1973; Chen, 2007). Although most of the informal sector activities are not capital intensive, some are highly modern, with innovations taking place in terms of inputs, processes and output, allowing them to adapt to new circumstances and exploit market opportunities (Chen, 2007).

Scholars have debated on the link between poverty and the informal sector (Overa, 2007; Amankwaa, 2013). For example, Amankwaa (2013) asserted that, the informal sector serves as a 'safety net' for the urban poor in Ghana. Empirical evidence from India, based on purchasing power, indicated that about 43% of the people in the informal sector are poor as compared to only 6% in the formal sector (Pradhan et al, 1999). The tagging of all informal sector activities as belonging to the poor needs some consideration. For instance, Blunch et al (2001) argued that, based on literature review some group of people like the owner account operators of informal economic

activities are more likely to earn a little higher than the minimum wages thus pushing them above the poverty lines in some cases.

The informal sector debate has been extended to include gender related issues (Overa, 2007; Wrigley-Asante, 2010). Given the issues of gender and economic activities in developing countries, the informal sector is generally considered as the place for women. This claim is usually so in Sub-Sahara Africa where females depend on the informal sector because of limited job opportunities and the roles they play at the household level (Overa, 2007; Wrigley-Asante, 2010). However, in recent times research indicates that the number of men operating informal economic activities is now increasing in developing countries (Overa, 2007; Lawanson and Olanrewaju, 2012)

The informal sector is augured, to be made up of different economic activities such as trading, services, manufacturing, transport and construction. The differences in the activities of the sector can be attributed to the different ways of solving unemployment issues (Correya, 2000). Even though there are differences in the informal sector activities, trade and services are the major economic activities that cut across all the informal sector activities in all location (Yankson, 2000b).

Informal sector workers can be found globally but their numbers are high in developing countries. The conditions of work and the level of earnings vary across space and time as well as the type of activities (Overa, 2007; Chen, 2012). Even within countries, the informal economy is highly diverse in terms of work place and employment but Chen (2012) asserted that, despite the differences that exist in the informal sector, workers in the sector have one thing in common and that is they all lack legal backing and social backing.

Finally, the operators of informal economic activities are faced with variety of constraints including limited access to resources, markets as well as to land and physical infrastructure. The constraints that some of the operators go through are due to the illegality of their activities in their location (Verrest, 2007).

2.1.2 Theories of the informal sector

There are several theories or approaches on the informal sector but Chen (2012) grouped them into four main dominant schools of thought regarding their characteristics. These theories are the Dualist school, the Legalist school, the Voluntarist school and the Structuralist School but the researcher will limit himself to the Dualist, Legalist and Voluntarist schools of thought for the purport of the study.

The Dualist school was engineered by Hart and the ILO in the 1970s. This school of thought sees the informal sector as made up of poor people who engage in marginal activities which are different from the formal sector activities. The theory argues that the informal sector emerged as a result of the disparities between population growth and modern employment opportunities as well as the mismatch between people's skills and modern employments. According to the theory, there are a few linkages between the informal sector and the formal sector. The theory also indicates that, the informal sector pay less attention to government rules. The school holds the view that, the sector serves as a 'safety net' and source of income for people who engage in such activities. For example, Hart (1973) noted that, the informal sector in Accra provides employment and serves as a source of income for the operators and also contribute to household budgets.

The theory posits that, the operators of informal sector activities advocate that governments should create more jobs and provide them with credit and business

development services. In addition, their family members should be provided with basic infrastructure and social services. Also, the theory regarded the informal workforce as largely self-employed who are usually located in low income areas as indicated by Hart (1973). Due to the challenges that the sector encounters, for example limited by availability of space and competitions, terms like low technology, shadow, temporary economy and other expressions are used to describe the sector.

The theory is faulted for viewing the informal sector as comprising of marginal activities. Due to the fact that in recent times, governments over the years have introduced policies to help with the innovations of the sector thus shifting it slightly from marginal status.

The Legalist school views the informal sector as consisting of micro entrepreneurs who choose to operate outside the formal framework. They do this to avoid the costs, time, effort of formal registration and state regulations because they need property rights to convert their assets into legally recognised assets. The school argues that, formal firms plan with government to create complex bureaucratic policies thus informal sector workers are those who go against the complex government bureaucracies and legal systems and choose to operate outside the formal framework. The Legalist sees the informal economy as a reaction to the extreme state regulations and posits that it will persist as long as there are complex government regulations. That is, the theory postulates that the informal economy actors are those who have refused to be limited by state regulations, but go beyond it to do their economic activities.

Some scholars argue that, due to the complex state bureaucratic policies operators of informal sector economic activities are limited to some packages. For example, Otoo

(2012) noted that operators of informal sector activities lack access to formal loans due to their inability to register their enterprises. In addition, they are also prone to possible eviction by state authorities. For instance Perera and Amin (1996 as cited in Muraya 2006) indicated that, the major problem faced by informal sector operators is the threat of demolition of their place of economic activities. The Legalist argues that, the state should set up easy policies to encourage informal enterprises to register and extend their legal property rights for their assets. The theory argues that, this will enable the operators to unleash their productive potential and convert their assets into real capital.

The Legalist theory is criticized for viewing the informal sector as a predicament but not a developmental tool. The theory is faulted for attributing all informal activities to government policies and ignoring the people's desire to work informally.

According to the Voluntarist school, the informal sector emerged as a result of people's own willingness to operate informally thus not blaming state institutions. The Voluntarists theory argues that the informal sector appeared as a result of the operators choosing to operate informally after weighing the economic, social and environmental cost and benefits of their operations and comparing it to the formal sector. For instance, Onyebueke (2001) noted that, social network and bonds that are developed around informal activities are the reasons why most people operate informal economic activities.

The Voluntarist school pays minor attention to the economic linkages between the informal sector and formal sector economic activities. But acknowledge the notion that informal economic activities create unfair competition for the formal sector enterprises because they avoid state regulations, taxes, and other costs of production.

Since most of the operators of the informal economic activities are the owners of the enterprises, they take paramount decisions with regards to the enterprises. Furthermore, they are able to perform their household chores like cooking and washing. As indicated by Gough et al (2003) that many females operate economic activities in the house because of their reproductive and productive roles that they play.

Due to the role that the operators play at the economic and the social levels, they are limited by the availability of labour and economic hardships (Verrest, 2007). The school argues that informal sector enterprises should be brought under the formal regulatory environment in order to increase the tax base and reduce the unfair competition to formal enterprises. The theory is criticized for ignoring the fact that, government policies and regulations may debar people from working formally but not only social and economic benefits.

In the research, the theories are combined to understand home-based enterprises in the study area. In addition, they are triangulated into the conceptive overview of the conceptual framework to help explain the gamut of economic activities undertaken by home-based enterprises operators within the chosen study area.

2.2 Home-based enterprises as an informal sector activity

2.2.1 Nature of home-based enterprises

From the last two decades, most of the literature on home-based enterprises have originated from developing countries like India, Kenya, Nigeria, South Africa and Ghana but there have been some reports that the use of the home as a work space can also be found in some developed countries (Champoux and Brun, 2001; Mason et al, 2011). The differences that exist between the two is that in developing countries, most of the enterprises are located within the urban settlements whiles in the developed countries they are located in the rural or the peri-urban zones (Champoux and Brun, 2001).

In addition, in the developed countries, the literature mostly concentrate on the size, safety and hazards associated with the enterprises (Champoux and Brun, 2001; Mason et al, 2010) whiles in the developing countries the main focus of the literature is on the use of space, nature, location, economic viability as well as the health and environmental risk associated with the enterprises (Afrane, 2003; Gough et al, 2003; Lawanson and Olanrewaju, 2012;). As exemplified by, Lawanson and Olanrewaju (2012), in their research on home-based enterprises in low income settlements in the Lagos Metropolis observed that, about half of the respondents were involved in informal trading activities which include petty trading, sale of cooked food and raw farm products and other minor household items. The research also disclosed that, informal services and manufacturing came second and third respectively in terms of their frequencies in the study area. They asserted that, the disparities in the types of home-based enterprises in terms of frequencies are due to the fact that skills are required for services and manufacturing than trading. Besides, some of the enterprises

require more capital than others thus limiting the number of people who venture into it. Also, Onyebueke (2001) asserted that, in Enugu home-based enterprises included the operation of provision stores, beer bars, laundries, barbering shops, hair dressing salons, tailoring, carpentry and repair works of all kinds.

Moreover, Gough et al (2003) also reported a similar case in their research on the role of home-based enterprises in Accra and Pretoria. They observed that the most common form of home-based enterprises operated in both Madina and Mamelodi were retailing and production of food and drinks. From the research, almost 60% of the operators were involved in the production and/or sale of food and drink with another 12% to 13% retailing nonfood items such as stationery and clothes. This indicates that, food processing and home-based retailing activities were popular home-based enterprises because they cater for the local markets, require a small amount of start-up capital, and need only limited skills.

According to Napier et al (2000), in their research on the impact of home-based enterprises on the health and the biophysical environment of two selected settlements of Pretoria in South Africa, retail activities make up the bulk of home-based enterprises in both settlements. The retail activities included variety of operations some of which were mere buying and selling of goods while others included preparing and cooking of food or repackaging goods in quantities that are more affordable. According to the research, 10% of the enterprises were 'spaza' shops and they sold variety of goods, while 22% of the enterprises were specialised in selling of a particular item such as cigarettes, beers, cold drinks, or ice blocks. The research also reported the selling of beer and other alcoholic drinks which were usually consumed within where it was purchased.

Contrary to the findings above, Yankson (2000a) in his research on home-based enterprises in three low income communities in Accra reported that food preparation, processing and the sale of cooked food were the leading home-based enterprises in the study areas. It was followed by retailing, service and manufacturing enterprises. Based on the above findings, one can conclude that there are disparities in what constitute home-based enterprises, even within cities of the same country and this can be attributed to the differences in socio-economic factors and unemployment rates (Verrest, 2007).

Furthermore, Treiger et al (1987 as cited in UN-Habitat, 1995) asserted that, in Brazil small shops known as 'biroscas' sell refreshments, alcoholic drinks, food and many other goods. They also function as meeting places, with recreation options like television, tables for billiards, cards and other games. In Brasilia, Epstein (1973 as cited in UN-Habitat, 1995) also noted that more than 90% of the commercial enterprises are bars, groceries or general stores.

The use of the home as only a dwelling place has changed in recent times. The home is now used to perform different functions in the community which include retailing, manufacturing and distribution outlets. The home is used for such functions because of its flexible nature, availability of services such as access to water, electricity and others. The home is also used to undertake home-based enterprises because lack of public spaces (Afrane, 2003). The use of the home as an economic unit does not imply that every part of the home is used for that purpose. For instance, in Asia the living room itself is turned into a place for economic activities (Chen et al, 1999). Yankson (2000b) observed that, the use of the home for economic activities in Accra is limited to the front of the house, interior courtyard, workshops attached to houses and in lanes at the back and in front of houses and also from the kitchens.

Different skills are used in the operation of the enterprises. The skills according to Verrest, (2007) can be grouped as business and technical skills. Technical skills are usually used in the services, production, manufacturing as well as the repair enterprises. The business skills on the other hand, are use in the trading enterprises and it involves activities like recordkeeping, pricing as well as marketing.

Raj and Mitra (1990) as cited in UN-Habitat (1995) also argued that, skills for the operation of home-based enterprises can be classified into three groups. The first group that they identified was the "little or no skills" group, this type of operators usually undertake enterprises that involves the repetition of the same tasks. This includes petty retailing. The second was the "some skills" group. They explained that the operators in this group undertake economic activities that entail the use of some skills and they include operators like bicycle repairers, tailors, dressmakers, simple metal, leather or wood workers. The final group was the operators who use moderate to high skills in the operation of their enterprises. They argued that the operators in this group are those who use skills such as fully-fledged retailing with bookkeeping.

The skills used in the operation of the enterprises are often attained largely from informal sources, such as family, relatives and neighbours. For instance Verrest (2007) noted that, the major sources of skills for home-based enterprise operators in Suriname and Trinidad and Tobago were mostly from informal sources and it included household members, neighbours, relatives and friends. It is also reported that some of the operators also acquire their skills through the organisation of entrepreneurial skills by formal institutions (Kellett and Tipple, 2000). Based on the assertion above, one can conclude that, in operating home-based enterprises, some forms of skills are needed by the operators in the enterprises.

Again, attention has been paid to the organisational types of the enterprises in the literature. For instance, in Accra, sole proprietorship is the major form of home-based enterprise organisation (Yankson, 2000a; Gough et al, 2003). Other forms of home-based enterprises organisations include family partnerships and sub contracting (Chen et al, 1999).

Labour used in home-based enterprises varies from paid, apprenticeship, unpaid, own account to kinship based labour (Lawanson and Olanrewaju, 2012). The total number of labour used in a particular home-based economic activity varies depending on its organisational structure. In the services enterprises, mostly apprenticeships are the common form of labour used and they are usually not more than ten. These people can be family members or non family members (Verrest, 2007). In trading enterprises, own account, unpaid family members or paid operators and kinship are usually the most form of labour (Yankson, 2000a).

Most home-based enterprises have not registered with the local authorities. For example, Afrane (2003) reported that, about 80% of the operators of home-based enterprises in Kumasi have not registered their economic activities with the Registrar General's Department. Again, in Accra and Pretoria Gough et al (2003) asserted that, almost 60% of home-based enterprises in the study areas have no form of any registration with the appropriate authorities. In Suriname and Trinidad and Tobago, Verrest (2007) reported that, despite the availability of state institutions more than half of the operators of the enterprises have not registered with any institutions like the tax agency, the state license or the food badge department. In addition, the research reported that only 28 operators have some form of registration with state institutions which included food badges from the health authorities. The inability of the operators to register their economic activities can partly be attributed to the fact

that, the enterprises have no pronounced safety, labour and tax regulations. Again, the flexible nature of the enterprises, coupled with the location and failure of state agencies to keep track of the enterprises as well as complex government bureaucracies are some of the reasons why most of the operators do not register their economic activities (Lagos, 1995 as cited in Kigochie, 2000).

The major source of initial capital for home-based enterprises is usually personal savings coming from personal income (Gough et al, 2003; Verrest, 2007). It is reported that, some operators access their capital from family and kinships networks. For instance, in South Africa it is noted that about 20% of the operators of home-based enterprises get their initial capital from family members (Lighthelm 2005, as cited in Verrest, 2007). Gough et al (2003) also indicated that, a few operators of home-based enterprises depend on formal loans as an initial source of capital. This is due to the fact that, the formal institutions charges high interest rates and most of the operators lack collateral security.

It is noted by some scholars that, different home-based enterprises are operated within a house by different households (see for instance, Gough et al, 2003). In most cases, the enterprises are operated independently but in some cases the operators cooperate closely especially where they are running similar businesses. For instance, Gough et al (2003) observed that, in both Medina and Mamelodi there are instances of some houses where more than one enterprise is run quite independently of each other.

The market demands for some of the enterprises are not constant. For example, Gough et al (2003) indicated that, majority of the home-based enterprises including those dealing in palm oil and palm kernel oil, orange sellers and those who prepare and sell food to schoolchildren can be tagged as seasonal workers. They argued that

these operators depend on the seasonal availability of agricultural products whereas others depend on the timing of school terms. Some of the operators, such as seamstresses, also experience a boom in their demand for services during festivities such as Christmas and Easter.

With respect to educational background, home-based enterprises are considered to be operated by people with little or no basic education (Strassmann, 1986). Contrary, Afrane (2003) reported that, in Kumasi about 80% of the respondents have had some form of education either primary or secondary school education. In addition, Correya (2000) also reported a similar case in his study area that, illiteracy was not dominant among his respondents. This shows that home-based enterprises do not only absorb illiterates as claimed by many researchers (Yankson, 2000a) but also literates.

Moreover, operators of the enterprises are usually between the ages of 18 to 55 years and they work 6 or 7 days a week and above 10 hours throughout the year (Gough et al, 2003; Lawanson and Olanrewaju, 2012). In addition, children are also used in the enterprises either directly or indirectly. Indirectly, children take care of the enterprises for a short time either after school or on weekends which allow the operators to attend to other activities such as going to buy new stock. Directly, they are used in the trading business by helping their parents to sell thus dropping out of school (Verrest, 2007).

2.2.2 Gender and home-based enterprises

Gender has been considered as an important issue with regards to home-based enterprises (Yankson, 2000a). The enterprises have been seen by many scholars as a place for women (see for instance Sinai, 1998; Verrest, 2007; Verrest and Post, 2007). This is because in the global South, traditionally the home is regard as the place for women where they perform productive and reproductive functions (Wrigley-Asante, 2010). For many poor urban women in the global South, the only means of making a living is by operating home-based enterprises that will not take them away from their homes and also will not prevent them from performing their duties as women. Women undertake economic activities such as food processing, beauty parlour, retail stores and others (Yankson, 2000a).

The notion that home-based economic activities are often operated and owned by women has been questioned in the literature of home-based enterprises. In recent times, men are also using the home as a work place. According to Correya (2002), in Kerala, male dominate home-based enterprises and Lawanson, and Olanrewaju (2012) also reported a similar case in Lagos Metropolis. Gough et al (2003) noted that, male operators run home-based enterprises which involve repairs, carpentry and goldsmith. According to Correya (2000), males are taking part in home-based economic activities due to the fact that females are becoming insecure.

In Ghana, there are gender differences in home-based enterprises in terms of its operations. Yankson (2000a) observed that, in Accra, women often dominate the production and the sale of goods while men are into the manufacturing and services enterprise but in some cases women are also seen in the informal manufacturing sector. The gender difference can be seen not only in the nature of the enterprises but

also in the seasonality and the dynamism of the enterprise (Kellett and Tipple, 2000). The gender difference in home-based enterprises can partly be attributed to the fact that men are able to access huge capital thus going into enterprises that requires more capital (Yankson, 2000a).

Another gender difference with regards to home based enterprises is the skills used in the operation of the enterprises. Women are noted for using fewer skills in operating home-based enterprises as a result of their lower formal educational backgrounds. As noted by Yankson (2000a) that, women were the least educated in his research and they operated home-based enterprises that involve the use of less skills or household skills. Males on the other hand, were noted for using higher skills in the operation of home-based enterprises due to the fact they obtain such skills from formal education.

2.2.3 Benefits of home-based enterprises

With respect to benefits of home-based enterprises, economically, Lawanson and Olanrewaju (2012) concluded that, home-based enterprises have positive effects on both the average household income and the general welfare of the local neighbourhood. According to Gough et al (2003), the relatively little income from a home-based enterprise can quietly lift a household out of gross poverty. Home-based enterprises are important income generating strategy and play a key role in poverty alleviation at the household level. For instance, Tipple (2006) reported that, the percentage of household income from home-based enterprises was found to be 60% in Surabaya, 70% in Pretoria, 58% in New Delhi and 74% in Cochabamba. Similarly, Gough et al (2003) indicated that, more than half of the households that operate home-based enterprises in Accra and Pretoria get their main source of income from the enterprises.

The income that is generated from the enterprises strengthens the capacity of the household to repay mortgages, rent, and improve the dwellings, immediate environs and the community in general (Verrest, 2007). Kellett and Tipple (2000) argued that, circumstances in some households will have been worst off without operating a home-based enterprise. On the average, a household that operate a home-based economic activity is likely to get an income which is equivalent to per month minimum wages similar to municipal workers (Gough et al, 2003).

Home-based enterprises serve as an essential source of additional income for many households (Gough et al, 2003). As expressed by, Lawanson and Olanrewaju (2012) that, in their research about 84% of the respondents asserted that home-based enterprises contribute to their household incomes. That is, many households combine home-based enterprises with their regular work and this in the long run help to supplement household income.

Yankson (2000a) used the term growth to imply positive changes that have occurred in certain parameters of the enterprise in the previous years. The term growth was used to include improvements in investment, tools and equipment, the number of labour employed, the type of goods and services offered by the operators, size of markets served, workshop size and infrastructure expansion. Finally, the profit and the income levels of the enterprise were also included in the growth of the enterprises. Growth in this case can be interpreted to mean the economic viability of the enterprises in the study areas.

In the global South, home-based enterprises are carried out as an answer to unemployment problems. This is due to the fact that many of them do not have enough capital and skills to qualify them to work in the formal sector (Kigochie,

2001). The enterprises also serve as a survival strategy to many migrants who would otherwise have been unemployed. For example, according to Correya (2000), home-based enterprises are major sources of employment for migrants in Kerala. Afrane (2003) also reported a similar case in Kumasi that, migrants are the main operators of home-based enterprises. The employment opportunities that the enterprises create are not only for the operators but also for other family members and other dependents thus creating more employment opportunities for the urban poor (Verrest, 2007).

Socially, home-based enterprises play important roles in the society. Firstly, it provides a reliable social security framework for low income neighbourhoods (Gough et al, 2003). Also, the social security mechanisms inherent in groups and associations that are formed around these enterprises help in local economic development as well as enhance community engagement (Verrest, 2007).

Secondly, home-based enterprises make it easier for social bonds to be formed between individuals in the community. That is, the operators of the enterprises form some informal friendships with their customers. This kind of social bond serves as a market opener for the operators and it also help the consumers to get access to goods and services on regular bases (Bonnin, 2006).

Thirdly, due to the flexible nature of the enterprise, the operators are able to attend to their other needs (Gough et al, 2003). Females are mostly able to perform their household chores such as managing the home and at the same time, attending to customers at the shop. Also, some of the operators enjoy free rent and unpaid labour as a social benefit. This assertion is confirmed by Sinia (1998) that, in Kumasi about 20% of home-based enterprises operators do not pay rent for using the premises as business centers, thus helping the capital growth of the business.

Finally, through home-based enterprises, operators are able to contribute to decisions making at the household level (Verrest, 2007). Again, they are able to show off their political power by making decisions concerning the fixing of the prices of items in the enterprises.

2.2.4 Challenges of home-based enterprises

Competition is cited by many researchers as a challenge to home-based enterprises (see for instance Gough et al, 2000; Verrest, 2007). In the global South, competition among the operators of the enterprises have increased in recent times as a result of limited job opportunities and desire to become financially independent. As expressed by Verrest (2007) that, the idea that everyone must ‘make a dollar’ have resulted in many people engaging in the same enterprises to make additional income thus leading to competition. Competition among the various enterprises can be attributed to the fact that others copy the achievement of people who have become successful through the operation of home-based enterprises and replicate the same type of enterprises within the same location (Verrest, 2007).

Competition among the operators of the same enterprises decreases the demand for home-based economic activities. In addition, Gough et al (2003) also noted that, competition in the enterprises results in low profit margins. Also, competition causes some enterprises to fold up as a result of low turnovers and it also influences price fixing in some of the enterprises. The ability to survive a competition in a home-based economic activity depends on the social relations that the operators have with the customers. Others also survive the competitions by engaging in multiple economic activities and increasing the number of working days. Verrest (2007) indicated another way of surviving competition in home-based economic activities is by

extending the number of working hours. According to Bonnin (2006) competition is high among female operators of the same enterprises than male operators. These are because females are the majority in the operation of home-based economic activities as a result of limited job opportunities and their recent zeal to become financially independent.

Another challenge faced by the operators of home-based enterprises is the fear of possible eviction of their physical structures by landlords or city authorities (Yankson, 2000b). Home-based economic activities are mostly located in low income urban areas and they lack land tenure security. In addition, the negative impact of home-based activities on the physical environment also contributes to the possible eviction of the enterprises. Furthermore, the location of the enterprises is also a factor why most of the enterprises are faced with the threat of eviction (Muraya, 2006). In Accra, Yankson (2000a) noted that, the eviction of home-based enterprises are limited to those who operate within the house but not to those who operate outside the house because their activities are noted as been risky to their lives and that of their households. According to Verrest (2007), the inability of some of the operators to pay their rents also exposed their home-based economic activities to possible eviction.

The fear of possible eviction has a negative impact on the operation of the enterprises. The operators of the enterprises fear that when they expand their physical structures they will be evicted by their landlords or face demolition by the city authorities so they prefer to operate in their old structures even though they are experiencing some developments in their enterprises. The threat of eviction affects the nature of home-based enterprises that people operate.

The fear of possible eviction affects the storages of equipments. In Ghana females are more prone to possible eviction of their physical structures than males because males have access to and control over land than females (Wrigley-Asante, 2007) thus making females prone to the threat of possible eviction by landlords than males. Furthermore, females engage in home-based economic activities such as petty which involve marketing of their items by the street (Yankson, 2000a) thus making them prone to possible eviction by city authorities than males.

Accessibility to formal loan is also seen as a major challenge in the operation of home-based enterprises (Correya, 2000). The operators of the enterprises mostly do not get access to formal loans to enable them start or expand their business. This is due to the fact that most of the operators of the enterprises have not registered their enterprises with formal institutions (Verrest, 2007). Again, due to the extensive paper works and the high cost involve in borrowing formal loans as well as fear of not been able to repay the loan make it difficult for most of the operators to get formal loans. The inability of some of the operators to secure collateral security and high interest rates that are associated with formal loans are some of the reasons why most people are not able to access formal loan as a source of capital for their enterprises (Otoo, 2012).

The unavailability of formal loan results in most of the operators starting their enterprises on smaller scales (Gough et al, 2003). Moreover, the lack of access to formal loan affects the ability of the operators to buy equipments and stocks and also the ability to expand their enterprises. Again, it affects the nature of the home-based economic activity that one is undertaking. Furthermore, the limited access to formal loans defines the markets that the operators are able to access (Yankson, 2000a). Most

females because of high interest rate and lack of collateral security are not able to access formal loans (Otoo, 2012)

Spaces to operate home-based economic activities are considered as a major challenge in home-based enterprises. The unavailability of space as result of increased in the demand for spaces for residential development as a result of increased in population have limited the availability of spaces for the operation of home-based enterprises (Yankson, 2000b). The increase in the number of economic and social activities at the household level has also created limited spaces for the operation of home-based economic activities (Verrest, 2007). Limited space affects the ability of the operators to expand their physical infrastructure used in the operation of the enterprises. The lack of space for the operation of home-based enterprises affects the production and marketing of the economic activities by the operators of the enterprises. It also limits the capital investment and the creditworthiness of the operators.

Limited labour is a challenge faced by the operators of home-based enterprises (Verrest, 2007). This is because most of the enterprises come to a standstill in the absence of the operators. Most home-based enterprises have limited labour as a result of the tedious nature of the enterprises and the risky nature of some of the activities. For instance, the location of most of home-based economic activities around major roads in residential areas discourages most people from taking up employment opportunities in home-based enterprises (Yankson, 2000b). The inability of some of the operators to employ other people in their enterprises can be attributed to the fact that they gain a little profit to enable them make other expenses in terms of labour. The unavailability of labour affects the production and sales of economic activities. In addition the unavailability of labour affects the working days and the working hours of the operators which translate to lower profits margins (Verrest, 2007).

2.3 Changes in economic policies and the informal sector of Ghana

In Ghana, changes in economic policies have impacted on the informal sector (Yankson, 2000a; 2000b). The period of colonisation saw many Ghanaians working informally as traders, services providers as well as small-scale manufactures. The economic activities during the colonial period were very heterogeneous and it involved the production of raw goods and services to feed mother firms in Europe. In addition, some residents were employed on plantation farms while others engaged in farming and fishing to feed the colonial administration (Settles, 1996). Formal employment generally was linked to those with higher educational backgrounds while informal employment was associated with those without formal education (Agyei-Mensah and Wrigley-Asante, 2013).

The coming of the Europeans to Ghana in the 15th century also created avenues for some people especially those who lived closer to the coastal belt such as Accra to learn new skills like carpentry, masonry and leather works (Robertson, 1984) thus adding to the already existing informal sector economic activities in the country. The colonial administration also created gender differences in terms of employment. For instance in Accra, males due to their higher educational levels were mostly seen to be occupying the top most positions in the colonial administrations while females in most cases due to their lower educational background were seen in the informal sector like trading and the provision of informal services (Agyei-Mensah and Wrigley-Asante, 2013).

In the mid-1950s, due to the socialist ideology of the government some areas were selected as growth pole centers to spark up economic development in the whole country, thus such areas receiving more government investments as compared to

others. These areas experienced rapid industrialisation and expansion in economic activities such as manufacturing (Songsore, 2002). For example in Accra, due to heavy economic investments by government there was an expansion in cash economy and small-scale manufacturing activities. Also, some rural areas had a fair share of the national investment through programmes like rural finance and agricultural programmes (Wrigley-Asante, 2007). Due to the failure of the growth pole government policies as a result of a decline in the prices of major export goods (Potts as cited in Agyei-Mensah and Wrigley-Asante, 2013), not all parts of the country were able to develop like the growth pole centers. As a consequence, most people who lived in the centers which received less or no government investments migrated to the growth pole centers to seek for employment. With the limited employment opportunities in the growth pole centers, the incidence of unemployment became high and many of the residents fell on the informal sector as a survival strategy (Songsore, 2002).

In the mid-1970s and 80s, the country adopted economic reforms which were associated with the International Monetary Fund (IMF) and the World Bank. These economic reforms included structural adjustment policies (SAPs) and other economic recovery programmes (Yankson 2000a; 2000b; Oteng-Ababio, 2011) The reforms created conditions which resulted in the cutting down of government expenditures, reduction in subsidies and entrenchment of some government workers (Overa, 2007; Oteng-Ababio, 2011). During the SAP periods, governments were financially supported by the IMF and the World Bank to enable them fund their budgets resulting in the national economy showing positive signs at the macroeconomic level (Watch Report, 2010). Contrary, the SAP largely affected the micro economy by creating economic hardship at the household level (Yankson, 2000a; Watch Report, 2010).

As part of the SAPs, trade liberalisations through globalisation were adopted from 1982 to the 1990s (Oosterbaan et al, 2012). The trade liberalisations policies also created conditions which led to the doors of the country being opened for the importation of foreign goods and services. This condition according to some developmental scholars led to the killing of many formal local industries thus many residents falling to the informal trade, services and manufacturing as a livelihood strategy (Overa, 2007).

In a bid to solve the incidence of poverty and unemployment, the country also adopted the National Poverty Reduction Strategy (1997-2000) with the aim of building the capacities of community based organisations to help in the implementation of policies to reduce poverty at the community level. For instance, the policy included the implementation of training programmes such as entrepreneurial skills, agro-based and vocational training to enable the youth at the community levels to be self-employed. Such policies were seen by some developmental scholars as a positive factor to the growth of the informal sector (see for instance Wrigley-Asante, 2007).

Also, the government introduced the social investment fund (1999-2003) which sought to respond to the economic and social ills created by the SAPs. The programme aimed at expanding access to basic economic and social infrastructure to enhance the productivity of small scale economic activities of the poor (Wrigley-Asante, 2007). Recently, the Ghana Poverty Reduction Strategy 1 and 2 (2000-2015) was also adopted by the government as a way of reducing poverty in the country. This strategy was in line with the Millennium Development Goals (MDGs). The goal is to reduce the burden of poor people in the country by encouraging private investments (Wrigley-Asante, 2007). The adoption of the MDGs by government can be used to

explain the informal sector in the country. The MDGs aimed at making life of Ghanaians better through the eradication of extreme poverty and hunger by 2015 (UN, 2013) by giving small scheme loans to people to operate their own business which is also seen as an ingredient for the growth of the informal sector.

Changes in the economic policies of the country led to a reduction in the formal sector employment (Oteng-Ababio, 2011). Resultantly, people have adopted different coping mechanisms and livelihood strategies in their bid to eke out a living. These include informal sector activities like e-waste recycling, trade and commerce, manufacturing, construction, transport, services as well as other primary activities like stone quarry (Amankwaa, 2013).

Over the years, informal economic activities have increased in the country and it has assumed gender dynamics (Overa, 2007; Yankson, 2000a). Moreover, the sector is characterised by economic viability which is seen as livelihood opportunities (Gough et al, 2003; Verrest, 2007). Despite the fore-mentioned, informal sector activities are confronted with challenges ranging from physical to health risk (Yankson, 2000a).

2.4 Conceptual framework for the study

From Figure 2.1, the conceptual framework seeks to explain the nature and changing trends in home-based enterprises in the study area. It covers 3 theories, economic policies and a gender dimension. The theories sought to explain how the informal sector was created as well as their benefits and challenges. The informal sector explained by the various theories has also been influenced by a set of economic policies through various period of economic development in the country.

According to Dualist theory, the informal sector is caused by increase in population and mismatch between skills of people and modern employment (Chen, 2012). From the theory, informal sector activities are limited by competition and lack of space even though the operators are able to derive their main sources of income from the enterprises. The dualist theory failed to see the informal sector as a developmental sector for improving people's live.

The Legalist theory indicates that the informal sector is made up of micro entrepreneurs who choose to operate outside the formal framework in order to avoid the costs, time and efforts of formal registration. In addition, they need state regulations to convert their assets into legally recognised assets (Chen, 2012). Proponents of the theory argue that, the sector provide for the increasing population in urban centers. On the other hand, the operators of the enterprises are limited by lack of formal loans, space and fear of possible eviction of their structures used in the operation of the enterprises. The theory is flawed for considering the informal sector activities as illegal but not "underground" activities (UN Statistical Commission 1993 as cited in Chen, 2012).

The Voluntarist theory asserts that, the informal sector is caused by people's own desire to work informally after weighing the economic and social benefits of the sector. The theory argues that, operators of informal sector activities are able to control their enterprises and also perform their social functions. On the other hand, the operators are limited by economic hardship and limited labour. The theory is criticized for ignoring the fact that people may work informally in order to avoid state regulation but not only for social and economic benefits. According to Chen (2012) the various theories intersect with each other in explaining the informal sector.

During the colonial era, the economy of Ghana was largely controlled and owned by the colonial masters (Settles, 1996). The economy was basically oriented to the Western capitalist system (Osei-Boateng and Ampratwum, 2011). Thus the colonial administration encouraging small scale trading and small scale cash crop farming (Settles, 1996). After independence, the economy was tailored towards the growth pole policy. During the implantation period, some cities received more government economic investments than others. The failure of growth pole policy due to the fall in the price of export commodities of the country resulted in regional inequality and imbalance in the country with regards to unemployment (Songsore, 2002).

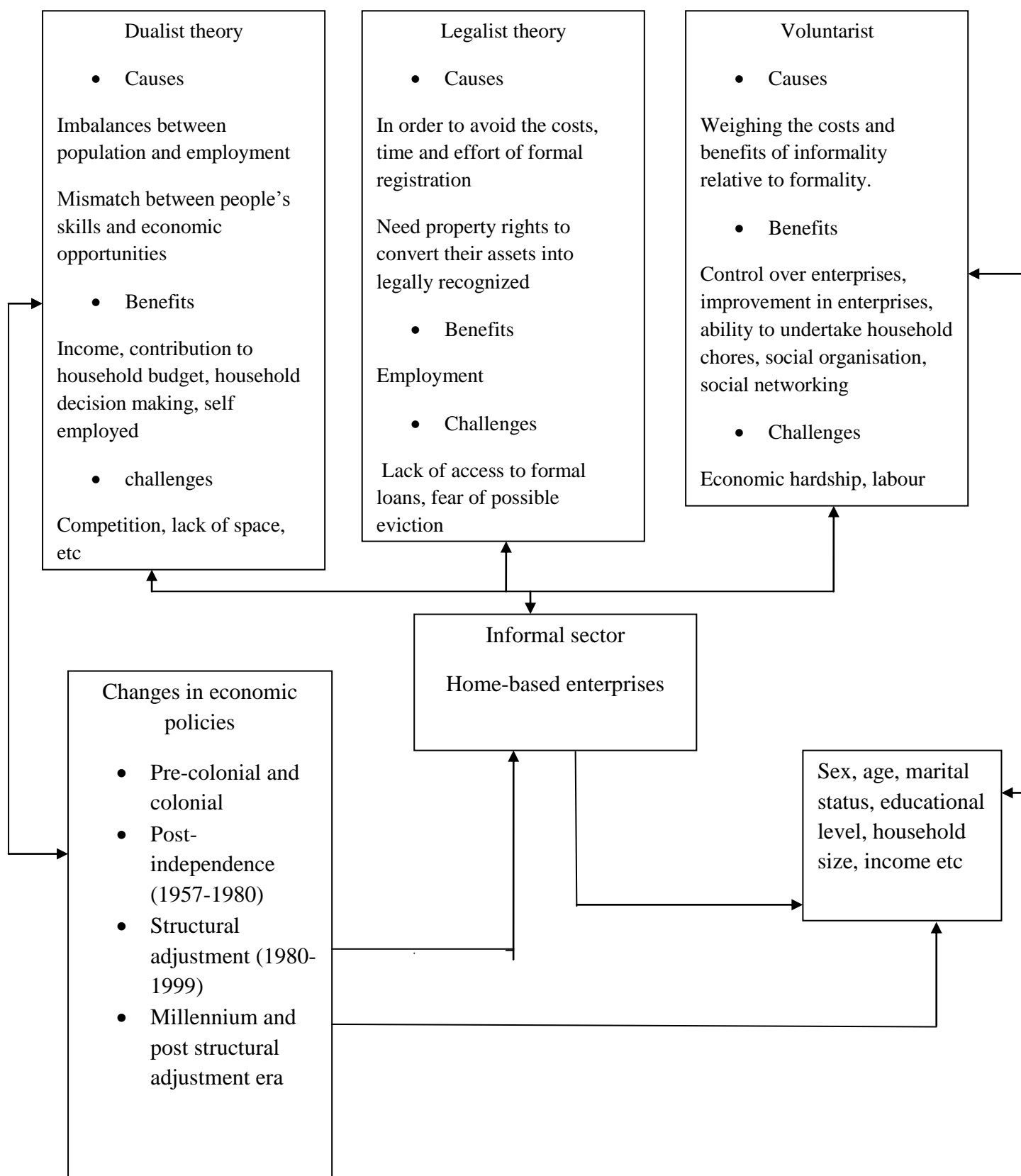
In the 1960s the global oil crisis and economic recession affected the national exports of the country. This led to the adoption of the SAP in the 1980s, as a solution to the negative effect of the fall in the national exports (Songsore, 2002). The country also adopted the national poverty reduction strategy (1997-2015) with the aim of creating employment through the implementation of policies that can be used to reduce poverty at the community level. The policy included the implementation of skills training at the grass root level and also giving of small scheme loans for small scale traders, manufactures and farmers (Wrigley-Asante, 2007).

The changes in the economic policies created unemployment situations (Yankson, 2000a; 2000b; Songsore, 2002; Wrigley-Asante, 2007) which resulted in human ingenuity through the engagement in several livelihood strategies. Expectedly, many people worked outside the formal sector under poor working conditions.

According to the framework, the theories of informal sector and changes in economic policies interrelate with each other to create and increase informal sector activities. For instance, the training of people in skills related home-based enterprises by

government policies creates avenue for people to become self employed which is a feature of every informal sector activity. In addition, the socio-demographic characteristics of the respondents also determine the changing trends of the enterprises and contribute to home-based enterprises in the community.

Figure 2.1: Conceptual framework



Source: Author’s own construct based on Chen (2012)

2.5 Summary

The chapter examined the various debates on the informal sector. It also discussed the Dualist, Legalist and the Voluntarist schools of thought about the informal sector. The chapter explored the literature of home-based enterprises on the nature, gender, benefits and challenges of the enterprises from the global and local perspectives. It also proceeded to elaborate on the changes in economic and political policies of the country and their contribution to the informal sector. The final section of the chapter discussed the conceptual framework for the study and applied to the study. The next chapter discusses the research methodology.

CHAPTER THREE

RESEARCH METHODOLOGY

3.0 Introduction

This chapter is divided into two parts. The first part places Ga Mashie, the study area within the urban space of Accra. It also, examines the physical features and traces the historical background of the community. Again, it explores the main economic activities and the housing conditions in the area. The final part is devoted to the methodology employed for the study.

3.1 The study Area

3.1.1 Physical environment

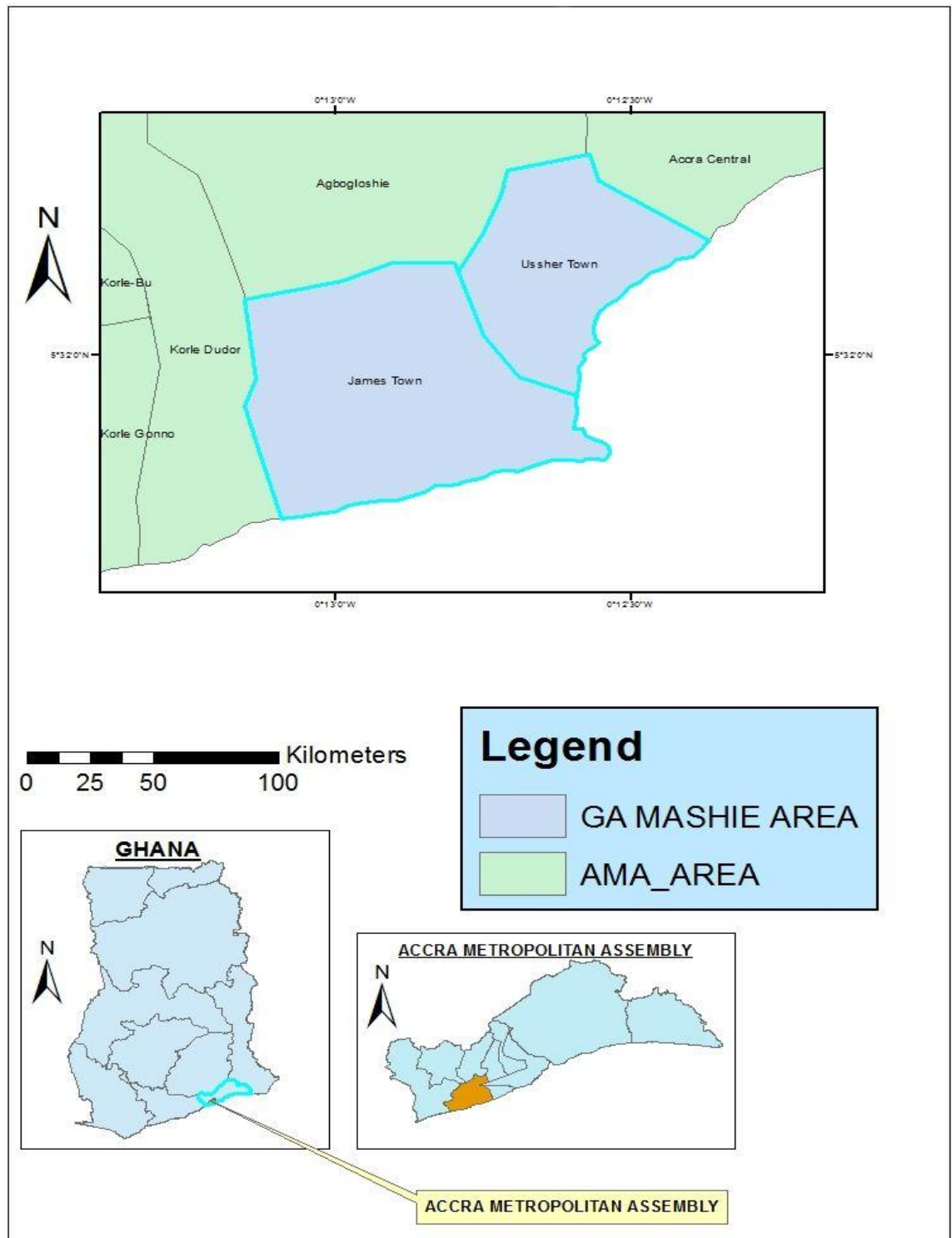
Ga Mashie is located within the boundaries of 0° and $0^{\circ} 12.20''$ west of the Greenwich Meridian and it is bounded between latitude $5^{\circ}10'$ and $5^{\circ}15'$ north of the equator. Physically, the area is within the southern part of the Accra city, extending to the Atlantic Ocean in the south. It is bounded in the west by the Korle Lagoon, in the north by Korle Dudor and in the east by the central business district P. Myers (Personal communication, 3rd March, 2014). Currently, Ga Mashie covers an area of 100 hectares along the southwest coast of Accra (Mahama et al, 2011). The study area like other parts of Accra also experience two main types of seasons and these are the harmattan (dry) season and the raining (wet) season. The harmattan season in the area starts from mid November but it is much felt in the mid January to early February. In a year, the area experiences two rainfall seasons. These are usually between the months of May-June and August-October. The highest rainfall in the year is experienced in the first season that is between May and June. The average annual

rainfall in the study area is about 700mm (AMA, 2006). In Ga Mashie, the highest temperatures are recorded before the onset of the major raining season but averagely, the daily temperature is 27 degree Celsius. Since the area is closer to the Atlantic Ocean, relative humidity is high rising above 60% daily.

Generally, Ga Mashie is a plain land with no hills but there are few clips along the coast. The soils are mostly sandy. The whole of Ga Mashie as well as Accra lies on a Precambrian rock which is made up of granodiorites, granite, gneiss and other sandstone rocks (AMA, 2006). The sandy beach and the shallow continental shelve along the coast support fishing activities in the community K. Allan (Personal communication, 4th May, 2014).

The vegetation in the area can be described as costal savannah characterised by grass, scrubs and mangrove (AMA, 2006). The mangrove vegetation can be found along the Korle Lagoon. Also, there are some scattered trees in the community. Currently, the vegetation in the area has been reduced largely due to the negative impact of climate change and the demand for housing due to urbanisation (Director of GAMADA). The physical characteristics of the community are noted to support animal rearing and farming but due to limited space such practices do hardly exist in the community P. Narh (personal communication, 3rd March, 2014).

Figure: 3.1: Map of Ga Mashie



Source: GIS/RS Laboratory, Dept of Geog. University of Ghana, 2014

3.1.2 History of Ga Mashie

The history of the people of Ga Mashie can be traced back as early as the fifteenth century when they migrated from Ayawaso, 16 kilometers north of their present location. Ga Mashie consist of two communities namely Ussher Town and James Town. These four quarters Asere, Abola, Gbese, and Otublohum form the community called Ussher Town while Sempe, Neglishie, and Akanmadze together is called James Town (Agyei-Mensah and Wrigley-Asante, 2013). This division of Ga Mashie into James Town and Ussher Town came about as a result of the influence of Europeans from the Netherlands, Britain and Denmark, who built trading lodges on the coast in the 17th century.

The area is also referred to as Old Accra, due to the fact that it is where the name Accra originated from, thus making it the oldest community in present day Accra (Mahama et al, 2011). With the coming of the Europeans, Ga Mashie became the heart of the British colony for the purpose of slave trade and other commodities like gold (Mahama et al, 2011). In addition, the community became an important nodal point because it served as a capital town for the British administration in the 1870s (Agyei-Mensah and Wrigley-Asante, 2013). It was during that period which saw the establishment of the harbour, ware houses and the lighthouse. The community was virtually the centre of economic, social, cultural and intellectual hub during British Gold Coast (Mahama et al, 2011).

The removal of the harbour to Tema, in 1962 coupled with the devastating earth quake which occurred in the area in 1973 and the development of Adabraka, Kaneshie and other areas, led to the collapse of many economic activities in the area. As a consequence these factors caused the area to experienced tremendous urban decay, a decline in economic opportunities and educational levels thereby exacerbating

poverty (Mahama et al, 2011). These are manifested in the economic life and activities of the people causing the residents to adapt to different livelihood strategies like informal sector activities such as petty trading, informal manufacturing and services which still persist in the community. With the current population of the area not available, Ga Mashie is estimated to have a total population of about 97,646 according to the 2000 Nation Population and Housing Census while in 2010 the Ghana Statistical Service projected the population of the area to be around 125,000 (Mahama et al, 2011). The residents are mainly Ga's who speak the Ga language. There are also migrants in the community which includes Ewes, Guans, Akans, and Dagombas, as well as other foreigners from neighbouring West African countries like Nigeria, Mali and Niger (Mensah, 2011).

3.1.3 Economic activities

Historically, before the coming of the Europeans, majority of the residents in Ga Mashie were fishermen, fish mongers, farmers and traders. The farmers mostly cultivated vegetables and fruits for both household consumptions and for sale at the market centers. During the colonial era, the people of Ga Mashie learnt skills such as masonry, carpentry and other skills, with assistance from the Basel Mission Society (Agyei-Mensah and Wrigley-Asante, 2013).

Currently, the main occupations of the residents are food production, informal trading, informal services provision and informal manufacturing. This is because there are no arable lands for farming due to high demand for land for residential purposes (Campion, 2011). Some of the men are into fishing, informal manufacturing, services and petty trading. Mahama et al (2011) observed that, there are barbers, tailors, corn mill grinding operators and bakers in the community. The study area is experiencing

rapid population growth due to the natural increase and migration from the rural areas. These factors have caused the area to record a high per cent of unemployment due to the limited job opportunities in the community. This has also resulted in most people coming out with different kinds of home-based enterprises (Mahama et al, 2011). Those who mostly engage in home-based enterprises according to Campion (2011) periodically, visit the Agboghloshie and Makola Markets to buy foodstuff, clothes and other items and retail them in the community.

3.1.4 Infrastructure facilities

3.1.4.1 Housing

The community is considered as one of the most densely populated areas in Accra with a population density of 250 persons per hectare. Currently, in Ga Mashie most of the buildings are one-storey compound houses. This was caused by the 1939 earthquake which devastated most the multi storey buildings in the community leaving single storey houses to accommodate the same number of people as well as the future generations. It is also estimated that about 70% of the houses in the community are in bad condition with most of them been too dilapidated and risky to accommodate people (2015 Ga Mashie Development Strategy, September 2005). Most of these single storey houses have courtyards that are use for other activities. It is also observed that, members of the houses share some facilities like bathrooms, kitchens and toilets. Most of the houses in the community are family houses and people who live in them do not pay rent but pay a fee to the head of the family for the maintenance of the houses annually (Campion, 2011). In the study area, home ownership is a communal one, by the extended family and the houses usually accommodate an average of more than 5 persons within a single room. From the

aerial viewpoint, the buildings appear scattered and unplanned. But according to Amarteifio (2010) as cited in Mahama et al, (2011), the arrangement of the houses in the community were done in the colonial era to confuse slave raiders who might attack the community. In recent times, the area has a deficit in housing infrastructure mainly due to increase in population caused by urbanisation. This overcrowding situation has caused the area to experience inadequate toilets, bathrooms, schools and other physical structures in the community (Campion, 2011).

To follow the long history of petty trading, some of the residents have converted available spaces within the home into economic units. In cases where there are no spaces, some of the residents have moved onto the streets and drains to undertake their economic activities thus exposing the buyers, themselves and those who live closer to them to health and environment risk that is associated with their economic activities (Campion, 2011).

3.1.4.2 Road network

The area has good road network that links it to the central business district as well as other areas within the community and beyond. In addition, there are several alleys that link the various houses to each other within the community. Recently, with the help of CHF and other NGOs most of the alleys are paved thus easing movement from one house to the other (Campion, 2011; Mahama et al, 2011).

3.1.4.3 Education

The community has fewer education facilities with poor educational standards compared to the national standards in terms physical structures and availability of facilities. Due to the poor standards of the schools in the community, sometimes

students are compelled to travel to other communities like Mamprobi to attend school via public transport. Education level in the community is low with the majority of the population having senior high school or equivalent as their highest level of education. In Ga Mashie male school enrolment in basic schools is higher than females as a result of high incidence of teenage pregnancy caused by poverty and lack sleeping spaces. As a result, more females dropping out of school and undertaken economic activities in the community.

3.1.4.4 Portable water

The community is limited to social services like water, solid waste management and sanitation. Households in the community are not connected to in-house pipe borne water, due to inadequate spaces in the community, but according to Mahama et al (2011), most homes in the community are connected to the national water system. Water supply in the community is erratic flowing between four to five days in week which usually last for about ten hours. As a result most people depend on water vendors for their water needs which is much costly in terms of money and waste of time and energy.

The community has two main health posts namely Ussher polyclinic and James Town maternity clinic. In addition, there are drug stores in the community form which most people assess their health form. There is also a private clinic community which also caters for the health needs of the teeming population in the community.

3.2 Research Design

A non-experimental research design was employed in the study. This is because it is difficult to establish people's behaviour through the use of experiment (Babbie, 2004). The mixed method approach was employed in the research. This approach enabled the researcher to use both qualitative and quantitative data collection methods. It also helped the researcher to have a clear picture of the situation in question because the methods complement each other (Tashakkori & Teddlie (2010) as cited in Teye (2012). The survey data collected was cross-sectional. Primary and the secondary data were the main data sources for the research.

3.3 Primary data sources

A primary data is a type of data collected by the researcher conducting the study. For the purpose of this study, the primary data were grouped into quantitative and qualitative data sources. The quantitative data was derived from a questionnaire survey (see appendix 1) while the qualitative data sources were obtained from interviews, focus group discussions (FGDs) (see appendix 2, 3 and 4) and personal observations. Primary data source were used in this study because, based on literature, there were limited information on the topic and most of the existing information do not reflect the current trends of home-based enterprises in the study area.

3.3.1 Quantitative data sources

The questionnaire survey was employed to help answer the research questions three, four and five which seek to find out; whether there are any gender differences in home-based enterprises; whether there are benefits and challenges associated with the enterprises. It also made it possible for the researcher to achieve objective three, four

and five of the study. With the questionnaire survey, open and closed ended questions were used. The open ended questions helped the respondents to give detail answers to the questions that were asked while the close ended questions restricted the respondents on the type of answers that they gave in some cases. The questionnaire covered the socio-demographic characteristics of the respondents as well as gender dimensions of the nature of the enterprise. It also probed some socio-economic and political benefits as well as some challenges that are associated with home-based economic activities in the study area.

3.3.1.1 Sampling techniques

A multi-stage cluster sampling technique was employed for the questionnaire survey. The first step involved a stratification of the various economic activities into clusters. In all three clusters were identified namely trading, service and manufacturing enterprises. Quota sampling was then applied to the identified clusters depending on the number of operators in each category. With the help of the director of GAMADA, who provided a fair idea of an estimated number in each group, the sample size for each stratum was determined. During the third stage of the sampling procedure trading, services and manufacturing enterprises were randomly selected and surveyed. From this approach, 200 operators were sampled to represent the population in the study area. Administration of the questionnaires was done through personal contact. This helped the researcher to ascertain the feelings and the behaviour of the respondents on important issues concerning the enterprises. The administration of the questionnaires were done in the local language (Ga) by the researcher (and his team) because according to Mensah (2011) about 70% of the residents in the community can understand and communicate clearly in the local language than the English language.

3.3.2 Qualitative data sources

3.3.2.1 In-depth interviews

In-depth interviews can be defined as the person-to-person discussion which can take place via any means of communication. This technique helped the researcher to answer the first and the second research questions about the nature and changing trends of the enterprises as well as their contributory factors. Through this technique, the research was able to ask the respondents about some of the changes in the enterprises that have taken place and the contributory factors. In addition, it also helped the researcher to have an insight into the respondent's thoughts, feelings and behaviour on some of the issues about home-based enterprises in the study area. In all 15 elders were purposively selected for the in-depth interviews to ascertain their views on the changing trends of the enterprises as well as their contributory factors. With the 15 elders there was no need for further selection because at that point, the answers received by the researcher had reached saturation. The participants were individual who had lived in the community for more than 60 years and were above 70 years old. Majority of the participants were males who were serving as either linguist or secretaries in palaces in the community. Less than half of them were heads of clan and household. Few females who were heads of households were interviewed to ensure gender balance. More males with leadership roles were selected for the interviews because it is believe that they might have access to relevant information about the changes in the enterprises and their causes by virtue of their positions as leaders. Majority of the participants can read, write and communicate clearly in the English language. A semi-structured interview guide was used to conduct the interviews with the respondents. Again, another 7 in-depth interviews were conducted

with the operators of the enterprises using unstructured interview guide to supplement the questionnaire survey. The 7 participants were used because the answers received by the researcher were saturated thus no need for further sampling. The participants were 4 females and 3 males and they were all heads of households because it is believe that they can shed more lights on some of the benefits and challenges associated with the enterprises. Females were more than the males because research as proven that females are more likely to engage in home-based enterprises than males. The informants were purposively selected. In addition, the director of GAMADA and director of the Ashiedu Keteke sub-metro district were interviewed to supplement the responds from the fieldwork.

3.3.2.2 Focus group discussions

Focus group discussion can be defined as the gathering of a group of people with the same experience or background for a particular purpose. Basically, the total number of people used in FGDs varies from 6 to 12 participants. In this study, 3 FGDs were conducted with operators of home-based enterprises. The participants for the FGDs were formed into groups based on their gender and ages. The first group was made up 7 male elders (above 35 years), the second group consisted of 7 female elders (above 35 years) and the third group comprised of 7 youth of which 4 were females and 3 were males group (below 35 years). Females were dominant in the FGDs because they are the majority when it comes to the operation of home-based enterprises in urban areas (Verrest, 2007). The discussions were held in the local language (Ga) and it was translated into English for data analysis. The aim of the FGDs was to gather the community's perspectives on home-based enterprises in the study area.

3.3.2.3 Personal observation

The researcher observed some of the phenomena on the field such as, where the enterprises were located and the kind of enterprises that are mostly operated in the community. These observations helped to validate some of the responses that were received from the field.

3.4 Secondary data

The secondary data for the research was obtained from published and unpublished materials, including newspapers, journals and reports at various libraries including the University of Ghana library. Archival records on history of home-based enterprises in the study area were also obtained from palaces and family houses as well as the Akoto Lante community library. The study used secondary data to compare and contrast the findings elsewhere. That is the secondary data helped the researcher to compare the validity and reliability of his research.

3.5 Data analysis

Data from the survey were edited and coded into SPSS version 20.0. Using the SPSS, univariate analysis were performed to show percentages and frequencies of the variables selected for the study. Also, the data generated were drawn into bar graphs using Microsoft Excel 2007. Data from the in-depth interviews with the elders were arranged into themes and analysed while the data from the interviews and FGDs with the operators were organised into themes and used to complement the survey research results.

3.6 Challenges encountered in the field

The research was limited by time and funds so the researcher was not able to cover a wider range of home-based enterprises in the community. However, the selected sample was representative of the population.

Another limitation that confronted the research was the non-availability of current data on home-based enterprises from the Ministry of Trade and Industry and the Ghana Statistical Services in order to validate and compare some of the responses that the operators gave during the survey. To add to the above, due to the fact that the community is over researched in terms of other social issues, the researcher (his team) spent more time in persuading the respondents to partake in the research thus delaying the researcher's time in most cases.

The research was also confronted with linguistic barrier. The researcher could not get the same Ga words to replace some of the English words during translation from English to Ga thus the use of Ga Words that were similar in meaning to the English words were used. In addition, some of the respondents were not happy telling the researcher the exact income that they gain from the enterprises because of fear of monitoring of their income by the researcher.

3.7 Summary

The chapter discussed the physical characteristics of the study area and also a brief historical account of the community. It further discussed the economic activities as well as some infrastructural facilities in the community. The chapter also examined the research methods that were used for the study. The next chapter discusses some

field results such as the demographic characteristics of the respondents and the changing trend of home-based enterprises in the study area.

CHAPTER FOUR

CHANGING TRENDS OF HOME-BASED ENTERPRISES

4.0 Introduction

This chapter examines the nature and changing trends of home-based enterprises as well as their contributory factors in Ga Mashie. It focuses on the enterprises from the pre-colonial era through to the colonial and post-independent era. In addition, it discusses the enterprises during the structural adjustment era and the MDGs era. The chapter however, begins with the socio-demographic characteristics of the quantitative survey before the discussion of nature and the changing trends of the enterprises.

4.1 Socio-Demographic characteristics of respondents

The demographic characteristics of the respondents captured during the survey included gender, ages, educational background, marital status, household size, ethnicity and place of residence as represented in Table 4.1 below.

From Table 4.1, out of the 200 respondents sampled for the survey, 35% were males while 65% were females. The result shows that, females dominate home-based enterprises in the study area. This is not surprising since it is documented in other findings that home-based economic activities are dominated by females (see for instance Sinai, 1998; Verrest, 2007; Verrest and Post, 2007). The findings contradict with other researches in other places where males dominate home-based enterprises (see for instance, Lawanson and Olanrewaju, 2012; Correya 2002). During the FGD with the female elders, more than half of the respondents agreed that, some females in the community operate informally out of their own will because they are able to

perform their social functions such as cooking and washing. The statements by the respondents confirm the voluntarist theory which states that people operate informally out of their own desire thus not blaming government institutions. The statement by the respondents also confirms the second proposition of the research which states there are gender dimensions in home-based enterprises due to the benefits of the enterprises.

Furthermore, from Table 4.1, 15% of the respondents have their ages between 15 to 25 years while 31% have their ages between 26 to 35 years. In addition, 28% of the respondents were aged between 36 to 45 years while 16% were between the ages of 46 to 55 years. Moreover, 7% of the respondents were between 56 to 65 years and 3% also have their ages between 66 to 75 years. From the results it can be noticed that, majority of respondents were above 30 years and this confirms Yankson (2000a) report that, in Accra home-based enterprises are dominated by operators who are above 30 years.

Home-based enterprises are usually considered as a place for people without formal education (ILO, 1973; Strassmann, 1986; UN-Habitat, 1995), but from the survey 25% of the respondents have completed primary education and another 35% have also completed junior high school education. Again, 22% and another 3% of the respondents have received senior high school education and tertiary education respectively. On the other hand, 15% of the respondents had not received any form of formal education before. This finding resonates with Yankson (2000a) assertion that, home-based enterprises also employ people with formal education. The high number of people with formal education in the enterprises is due to the fact that there are limited formal job opportunities in the community thus most of the educated people

falling on home-based enterprises as a livelihood strategy. As confirmed by a respondent:

“After I have completed my Senior High School education, I could not find any job to do, so I decided to join my mother in producing ‘kenkey’ for sale”.
(24-years-old female)

It is noted that, home-based enterprises are mostly for migrants (Sinai, 1998) but from Table 4.1, 65% of the respondents representing majority were Ga-Adangbe who are the natives of the community. From the in-depth interviews with the operators, six of the participants agreed that, due to limited spaces in the community, most migrants work outside the community while the natives operate in the community. The Akans who are the majority migrants in the study area (Mensah, 2011) represented 27% of the respondents. They were followed by the Ewe's 5%, Mole-Dagbani 2% and foreigners from Mali 1%. This implies that, in the study area home-based enterprises are mostly operated by natives than migrants.

From Table 4.1, 30% of the respondents had never married while 46% representing majority of the respondents were married. In addition, 16% of the respondents had divorced their partners while 8% were widowed. From the female elderly FGD six out of the seven participants indicated that, in order for some married people to supplement household budget, they undertake home-based enterprises. This statement explains why married people dominate the operation of home-based enterprises in the study area.

Table 4.1: Socio-Demographic characteristics of respondents

Variables	Categories	Frequency	percent
Gender	Males	70	K 35
	Females	130	65
	Total	200	100
Age	15-25 years	30	15
	26-35 years	61	31
	36-45 years	56	28
	46-55 years	33	16
	56-65 years	13	7
	66-75 years	7	3
Total		200	100
Educational level	No formal edu.	31	15
	Primary school	49	25
	Junior high school	70	35
	Senior high school	44	22
	Tertiary	6	3
Total		200	100
Ethnic group	Ga-Adangbe	130	65
	Akan	53	27
	Ewe	11	5
	Mole-Dagbani	4	2
	Foreigners	2	1
Total		200	100
Marital status	Never married	60	30
	Married	91	46
	Divorced	32	16
	Widowed	17	8
Total		200	100
Household size	1-2	42	21
	3-4	77	39
	5-6	59	29
	7-9	20	10
	More than 10	2	1
Total		200	100
Residence of respondents	Ga Mashie	178	89
	Outside Ga Mashie	22	11
Total		200	100

Source: Field survey, 2014

Again, Table 4.1 shows that, 21% of the respondents have their household size to be either 1 or 2. Also, 39% representing majority of the respondents had their household size to be either 3 or 4. In addition, 29% of the respondents had their household size to be either 5 or 6 while 10% out of the total respondents have their household size to be either 7 or 8 members. Furthermore, 1% representing 2 respondents have their

household size to be more than 10. The findings above confirm Mensah (2011) assertions that in the study area, majority of the households have more than 2 members.

According to Table 4.1, majority of the respondents representing 89% stay within the study area while the remaining 11% stay outside the community but operate their enterprises within the study area. From the youth FGD, five out of the seven respondents agreed that, most of the operators live in the community because, they were born in the community and they know the needs of the residents thus operating home-based enterprises.

4.2 Changes in home-based enterprises in Ga Mashie

4.2.1 Pre-colonial and colonial era

From the in-depth interviews with some elders in the community, all of the respondents indicated that, during the pre-colonial era crop cultivation and rearing of animals were the major economic activities of the people of Ga Mashie. As indicated by one of the respondents, “most people in the community cultivated crops such as maize and cassava and kept animals like goats, sheep, pigs and other farm animals”. The comment by the respondent shows that, most of the people in the community during the pre-colonial era were farmers. The statements by the respondents confirm Agyei-Mensah and Wrigley-Asante (2103) assertion that, the people of old Accra were rearing animals and cultivating crops before the coming of the Europeans. Less than half of the respondents stated that, the farms were cultivated within the dwelling places mostly on smaller scales to feed the family and sometimes to supplement household income expenditure. As noted by a respondent “people in the community cultivated plantain, tomatoes and other vegetables at their backyards for domestic

consumption. In addition, ten out of the fifteen respondents indicated that “fishing was on going in the community and it was done in the Korle lagoon and dominated by men”.

To add to the above, all of the respondents indicated that, petty trading enterprises were operated in the community. As indicated by one of the respondents, “the residents engaged in the sale of salt, minerals such as gold, processed fish, firewood, okra, maize, millet and other agricultural products”. This finding confirm Robertson (1984) assertion that, petty trading existed in Accra before the coming of the Europeans and the people sold salt, fish, and other farm products. The respondents again, noted that females dominated petty trading enterprises in the community. This finding is in line with Overa (2007) assertion that women in Accra played a central role in petty trading before the coming of the Europeans.

Also, all the participants expressed that, manufacturing enterprises existed in the community before the coming of the Europeans. The respondents noted that the residents manufactured simple tools for farming and fishing. It was disclosed by one of the respondents that, “some individuals in the community manufactured clothes, beads, cooking pots, salt and sleeping mats”. It was also revealed by one of the respondents that, “there were some individuals in the community who manufactured weapons and tools which involve the use of metal and wood work”. Majority of the respondents noted that, there were gender differences in terms of what was manufactured. For instance, one of the respondents noted that, “during the pre-colonial era, females in the community were mostly into the manufacturing of cooking pots and mats while males were into the manufacturing of tools and weaponries such as hoe, cutlass, bow and arrow as well as spear”. These finding resonates with Robertson (1984) statement that, some females in the community

during the pre-colonial era manufactured beads and mats. All the participants also expressed that, there were people in the community who provided services enterprises. As noted by one of the respondent, “there were some people in the community who provided services as such herbal healing, housing construction and mending of fishing equipments”.

All of the participants noted that, most of the economic activities took place within the dwelling place. This finding reechoes Parker (1960) statement that, during the pre-colonial era the residents of old Accra mostly had their economic activities undertaken from their dwelling places. For instance one of the participants noted that “economic activities were operated from either in front of houses or within the internal courtyard of the houses and the products were displayed on the ground”.

Fourteen respondents were of the view that, family ownerships were the most common form of organising the enterprises. They also noted that, the family was the main source of labour for the enterprises. As indicated by one of the respondents “mostly the man and his wife will go to the farm and work together, when they come back the wife will have to send the produce to market to sell it or sell it in the house”. The statement by the respondents indicates that females work throughout the week as producers and marketers of the enterprises. This finding resonate with Parker (1960) assertion that, economic activities in Accra were carried out mostly by women and children during the pre-colonial era.

More importantly, thirteen out of the fifteen participants revealed that prior to the colonial era, fewer technologies were used to undertake home-based economic activities. As expressed by a respondent “ in the manufacturing of salt more sea water have to be drown inland by the use of basin before the salt is extracted from it, this

process required a lot of man power because they do not have the technology to pump the sea water inland”. The statement by the respondent reflects the fact that, before the coming of the Europeans into the community the residents were using their own local technologies to undertake their economic activities which demanded much physical energy. The finding is in line with the dualist school of thought of the informal sector which states that, the sector is characterised by the use of local technologies and improvised tools (Chen, 2007). It also confirms ILO (1973) assertions that the informal sector employs technologies which are static or locally oriented.

All the participants indicated that, the coming of the Europeans contributed to changes in home-based economic activities in the community. The respondents expressed that the colonial era caused an increase in the number of people who operated home-based enterprises. For instance one of the participants indicated that, “the coming of the Europeans increased the total number of people who engage in petty trading at the household level by almost 30%”. The finding correlates with Robertson (1984) report that, Cruickshank described the whole population of Accra in 1845 as traders.

Ten participants noted that, another change in home-based enterprises was that new economic activities were added to the already existing ones. They stated that, some residents begun to sell European goods which were different from what they use to sell. For example one of the participants asserted that, “the residents operated goods like imported clothes, guns and gun powders”. Furthermore, some of the respondents noted that, new skills related economic activities were added to the already existing ones. For instance, of the participants indicated that, “the local people started operating skills enterprises like dressmaking and hair making as well as metal and

lather works”. This finding is in line with Robertson (1986) assertion that, the Basel Missionary Society (1857) trained some residents in goldsmith, blacksmith, carpentry, masonry and shoemaking in the community.

Eleven participants also indicated that, new agricultural products were added to the already existing ones. It was noted by the respondents that, the opening of the transport networks across the country and that of the community caused a change in the agricultural products sold in the community. As indicated by a respondent, “new agricultural products like palm oil, palm kernel and yam were added to the already existing traditional goods in the community from the forest zones of the Gold Coast via road and rail transport”.

Moreover, majority of the participants indicated that, another change in home-based enterprise was the emergence of new economic activities. For instance some of the respondents indicated that food vending emerged in the community during the colonial era. They attributed the emergence of food vending to the opening of the community to many people who came to perform economic functions, thus some residents preparing food for sale to cater for some of the traders when they are hungry. As indicated by one of the respondents “banku’ or ‘kenkey’ and fried fish were the common food sold in the community”. The respondents attributed the openness of the community to the construction of the Accra harbour in 1879 and the completion of the railway line between Accra and Kumasi in 1923 and some major roads.

Thirteen out of the fifteen informants indicated that, another change in the enterprises was with respect to labour. It was noted by the respondents that, the demand for labour in operating the enterprises increased due to the vibrant economic activities

that the community was experiencing as result of the removal of the capital from Cape Coast to Accra in 1877 thus the use of apprentices and unpaid labour increased. As indicated by a respondent, “the use of apprentice labour was high in the community because many people migrated from nearby villages to the community to learn a trade or skill”. The statement by the respondents reflects that fact that the community served as economic hub for people to come and learn skills to undertake economic activities elsewhere.

More than half of the participants noted that, changes in enterprises were seen in the location of the economic activities. They indicated that, home-based enterprises were operated from open spaces and in most cases under trees and in rooms across the study area. One of the respondents indicated that “dressmakers and hairdressers in the community were seen operating their enterprises under trees and in open spaces in the community”. The comments by the respondent indicate that there was a shift from locating the enterprises from the internal courtyard of the house to open places.

4.2.2 Post-independent era

During the post independent era (from 1958 to 1980), there were a lot of changes in the political and economic policies used to govern the country. An example of such policy was the growth pole policy that was introduced in the country in the 1960s. For instance, Songsore (2002) noted that, during the growth pole policy, some areas in the country received more investment from the central government than other areas, such areas included, Accra, Sekondi-Takoradi and Kumasi. Furthermore, in the 1970s, state authorities introduced price control mechanisms, privatisation of state institutions and encouragement of private people to set up their own businesses. Also, government removed subsidies on social amenities, devaluated the cedi currency and encouraged

domestic consumptions (Robertson, 1984; Grant and Yankson, 2003; Overa, 2007; Alfery, 2010; Oosterbaan et al 2012). These factors were identified by some respondents as contributing factors to changes in home-based enterprises in the study area.

More than half of the respondents noted that, the economic policies adopted by the various governments during the post-independent era had a positive and negative effect on economic activities at the household level. This statement by the respondents is in line with Sparks and Barnett (2010) statement that biases in economic policies and investments have caused the informal sector to increase in Africa. The statement also correlates with the legalist theory which stipulates that the complex government policies and structures should be blamed for the occurrence of the informal sector (Chen, 2007).

All the participants noted that, during the post-independent era, changes in home-based enterprises were seen in the increased number of operators. They indicated that there was an increase in the number of food vendors in the community. The participants noted that the increase in food vending was mainly due to government policies of price fixing mechanisms. As indicated by a respondent, “ before someone will come and sell a bag of maize to you the person has to possess a yellow card from the government, this was done to ensure that people who sell the maize were not charging high prices than the one fixed by the government thus leading to many food vendors in the community” . The participants indicated that the food vendors either prepared and sold the food themselves or produced it in larger quantities for others to retail. For example, one of the respondents noted that “the sale of kenkey’ and fried fish with hot pepper, rice and stews, beans with ‘gari’ as well as ‘waakye’ were the common food sold by women in the houses and on the streets of the community”.

This assertion is in line with Robertson (1984) findings that food vending was a common enterprise among Ga women in the study area between the ages of 39-50 years in 1978.

Thirteen participants indicated that, during the post-independent era the number of people operating petty trading increased. They attributed the changes to the expansion of the harbour in the community. The respondents indicated that, the expansion of the harbour led to an increase in the number of European goods imported into the country and the community as well. They noted that the traders were able to buy the items in bulk from the warehouses and retail them in the community. As indicated by a respondent “the traders in the community retailed toffees, sugar, soap, rice and other items that they bought from the warehouses in the community”. The statement by the respondent correlates with Acquah (1972) assertion that, in the 1950s about 53% of the population of central Accra were into trading.

In addition, five participants also noted that, the rampant coup d'état that the country experienced during the post-independent era led to an increase in petty trading in the community. The respondents indicated that, most factories were closed down due to the political instabilities that the country was experiencing. Consequently, most people became unemployed thus falling on petty trading as livelihood approach to survive the urban economy. As expressed by one of the respondents, “I knew a woman who once worked in a biscuit factory in the community but when the factory was closed down because of the 1979 coup d'état she resorted to the sale of clothes and other household items to help provide for her household”. The statement by the respondents shows that the negative impact of political inability contributed to increase in petty trading in the community.

More importantly, more than half of the respondents expressed that, in the 1970s, some policies introduced by governments like the price control mechanism, led to an increase in 'Kalabule', (unlawful inflation of price of goods and services at the market by the market women) and smuggling of goods at the Makola market and these factors made the government to collapsed the Makola market in 1972. The respondents indicated that, the collapse of the Makola market caused an increase in the number of operators of home-based enterprises at the study area. They indicated that, most of the females in the community worked at the Makola market as a result of the closeness of the community to the market thus when the market was collapsed many of them resorted to home-based economic activities as a form of livelihood strategy. For example, one of the respondents noted that, "during that era there was no need for me to go to the market to buy household items like rice and sugar because everywhere you go in the community you will see plenty people selling this household items, even just at the back of our house someone was selling some of the items there". This finding correlates with Overa (2007) assertion that petty trading in Accra increased when the historical Makola market was demolished in 1972.

Nine out of the fifteen respondents noted that, another change in home-based enterprises during the post-independent era was that there was an increase in the number of people who undertook services enterprises in the community. The respondents indicated that people operating services enterprises such as ironing and washing of clothes increased due to the growth pole policy. The respondents indicated that, through the growth pole policy some of the services providers were given contracts to provide services like washing and ironing for schools and hospitals in Accra but they performed their activities in their houses from the community.

It was noted by ten participants that, through the growth pole policy, the government introduced skills training centers by instituting Workers Brigade where some of the residents in the community went for free skills training. One of the respondents indicated that, “the youth were trained in skills such masonry, carpentry, sewing, hair dressing, electronic repairs and other skills related jobs through the Workers Brigade”. It was noted that, the trainees were given start up tools to start their own enterprises from the houses. Through this policy, the respondents noted that skills related economic activities also increased in the community. This finding correlates with O. Jonas (Personal communication 4th May, 2014) statement that about 35% of the youth in the country were given skills training through the Workers Brigade in the 1960s.

More than half of the respondents indicated that, another change in home-based enterprises during the post-independent era was the reduction in animal rearing, backyard garden and disappearance of auto mechanic shops in the community. It was recollected by one of the respondents that, “one has to go outside the community before he can assess the services of an auto mechanic”. The respondents indicated that, the disappearance and the reduction of some of the enterprises can be attributed to the increase in the demand for housings due to migration into the community as a result of the failure of the growth pole policy.

Less than half of the respondents indicated that, another change in the enterprises was the reduction in the number of people who engaged in fish processing at the household level. They attributed the reduction to the removal of the harbour from the community to Tema. Consequently, the number of fishing activities reduced in the community. One of the respondents stated that, “the Tema harbour provided the fisher men enough landing site so most of the fishermen moved from the community to

Tema”. For instance, Robertson (1984) noted that, until the opening of the Tema harbor in 1962, the main source of fish for the people of Accra central was from old Accra. According to one of the respondents, “many fish mongers shifted to skills and petty trading enterprises in the community as an alternative form of livelihood”.

Another, change in home-based enterprises was where the enterprises were operated from. In all nine respondents indicated that, before the post-independent era, the enterprises were usually located in the open spaces, internal courtyard of the houses and in kitchens. But during the post-independent era, majority of the enterprises were located at the road side and on the alley between houses. They attributed this change to the increase in the number of operators due to urbanisation. It was indicated that, the increase in population led to an increase in the demand for housing thus many open spaces were converted to housing unit. One of the respondents noted that, “around 4:30 pm many food vendors like ‘banku’ and fish sellers, rice and stew sellers were seen on the streets”.

Twelve participants representing majority stated that, the introduction of the Alliance Compliance Order in 1979 which led to the deportation of about 2000 Nigerians and other foreigners also led to a change in home-based enterprises in the study area. According to the informants, the order caused changes in the ownerships of the enterprises. They indicated that, most of the foreigners who were into home-based enterprises in the community sold out their enterprises to the local people. This led to a situation where most of the economic activities were owned and controlled by the local people. As indicated by one of the respondents “this policy led to many local residents shifting from the usually agricultural retail to manufactured products like soap, sugar and canned food and more local people owning and controlling home-based enterprises in the community”. This statement by the respondents is in line with

Grant and Yankson (2003) statement that, during the 1970s in Accra 49% of the people were self employed and they were mainly petty traders.

Furthermore, nine out of the fifteen respondents noted that, there were changes in the means of operating the enterprises. The respondents noted that, most of the enterprises were operated from table tops and kiosks as compared to the pre-colonial and the colonial era where the enterprises were operated from the floor and shelves in the kitchen. The changes in the means of operating the enterprises were attributed to the increased in the sizes of the enterprises. For instance, one of the respondents indicated that, “kiosks and table were widely used for the sale of food, vegetables and candies in the 1960s as compared to the 1940s because most the people operated more than one items at ago”.

The informants indicated that, another change in the enterprises was how the items were advertised. The respondents noted that, most of the operators advertised their enterprises by shouting the name of the items within the courtyard of their houses during the pre-colonial and colonial era. They indicated that suddenly, during the post-independent era, the operators shifted to the streets and allies to advertise their enterprises as a result of the proliferation of the enterprises by more people. This finding echoes Acquah’s (1972) assertion that, in the 1950s most women in central Accra operated their enterprises from the roadside.

Majority of the respondents indicated that another change in the enterprises was with regard to the type of labour used. The respondents indicated that, before the post-independent era, family labour and apprenticeship were the most common form of labour used in the enterprises but during the post-independent era, the main source of labour use was own account labour. The respondents noted that, the changes were

caused by government's encouragement to people to set up their own enterprises and the availability of small loans for small scale enterprises.

To add to the above, the respondents also noted that, another change in the economic activities was that, there were gender differences with regards to the enterprises in the study area. Less than half of the respondents noted that, few males were engaged in home-based economic activities in the study area as compared to the pre-colonial and the colonial era. This was due to the fact that they were given much formal education than females so they end up in formal jobs. Those males who engaged in home-based enterprises were found in the enterprises that uses more skills and huge capitals. For instance, one of the respondents noted that, "the males who were found in the home-based enterprises undertook services like ironing in the house while majority of the females were spotted in trading enterprises". Females on the other hand were the majority in the home-based enterprises in the study area during the post independent era. One of the respondents indicated that, "the females dominated petty trading and food vending in the study area because traditionally, the home is considered as a place for women".

4.2.3 Structural adjustment and post structural adjustment era (1980s-1999)

All participants noted that, during the structural adjustment era policies such as removal of subsidies on social services, price fixing by government, opening the doors of the country for importation of foreign goods as well as selling of state enterprises to private individuals were done by governments. They also recollected that governments during that era reduced its total employment to save public expenditure. The structural adjustment policies which were adopted in the country during the 1980s were identified by the participants as contributing factors to changes

in home-based enterprises in the study area. This statement by the respondents confirms the first proposition of the research which states that changes in government policies have contributed to changes in home-based enterprises in the study area.

The respondents noted that, the changes in the policies of the government increased the number of people who operated home-based enterprises in the community. They indicated that, through the SAPs many people were laid off from their jobs in the government sector and became unemployed. From the interviews, more than half of respondents noted that, with a little capital some people within the community began operating petty trading. As expressed by one of the respondents: “I was working with the Ghana Post Office when I and some other colleagues were laid off from our post. We were given an amount of money to start a new life so I used my money to start a provision shop in front of my family house. Since then, I have been operating the provision shops for about 25 years now”.

The statement by respondent reflects the fact that many formal workers during the structural adjustment era had to work informally to cater for their households because there were limited formal job opportunities in the community.

More than half of the participants noted that, another change in home-based enterprises during the SAP era was the increase in manufacturing enterprises. The respondents noted that through the government policy of ‘operation create your own job’ the community saw an increase in manufacturing enterprises. More interestingly, the informants noted that many people especially males ventured into the manufacturing enterprises like alcohol brewing in the community (akpeteshie- local schnapp). As indicated by one of the respondents, “the manufacturing of alcohol was illegal during the post independent era by the government and when the ban was lifted

during the structural adjustment era, many local entrepreneurs venture into alcohol selling thus an increase in drinking bar operations in the community”.

Majority of the respondents noted that, another change in home-based enterprises during the SAP era was the emergence of new economic activities. More than half of the respondents indicated that, new enterprises such as the sale of water emerged in the community. As indicated by a respondent “some people in the community sold tap water for domestic consumption while others also sold ice water and ice blocks in the community”. In addition, the informants noted that some people started operating bath houses in addition to the sale of tap water. The respondents attributed the new water enterprises to the removal of subsidies on some social services like water. As indicated by one of the respondents, “the disconnection of government pipes in the community created the avenue for some people to establish stand pipe to sell water.”

In addition, ten out of the fifteen respondents noted that beside the water enterprises, another economic activity that emerged in the community was the sale of new kind of food. For instance, one of the respondents noted that, “the sale of tea by the road side became a new economic activity in the community”. Another participant expressed that “there was also the sale of oath in the morning by the roadside”. Furthermore, one of the respondents also indicated that “the sale of beverages along the road were much visible in the community than ever in the history of the community”. The participants attributed the emergence of this new enterprise to increase in the importation of foreign products into the country. As indicated by one of the respondents “when you visit the Tema harbour during the 80s there were so many ships waiting to be offloaded all due to high importation of foreign products into the country”.

Again, eleven of the total respondents stated that, another change that was noted during the structural adjustment era was the means of operating the enterprises. From the interviews, the respondents indicated that, in the 1980s there was an increase in the use of metal containers in operating the enterprises because of increased in economic activities. For instance, it was noted by one of the respondents that, “metal containers were mostly used for hair dressing and sewing enterprises in the community because of the space their enterprises requires”.

Another change in the enterprises during the SAPs has to do with new trends of organising the enterprise. Eight respondents representing majority of the participants indicated that, there were sub-contract and family forms of organising the enterprises. They also noted that, in terms of labour there was a rise in the use of apprentices. The respondents indicated that, the use of apprentice labour was due to increased in the demand for goods and services offered by the enterprises due to urbanisation.

4.2.4 The Millennium Development Goal's era (2000-2015)

The year 1999 to 2015 was declared as a millennium year and there were structures put in place to help improve people's livelihoods in the country (Wrigley-Asante, 2007). All of the informants noted that, governments over the years have introduced policies such as small loan schemes and skills training programmes to help individuals in the community. For instance, Debrah (2007) indicated that, in order to reduce unemployment couple with the aim of winning future elections, the New Patriotic Party in the year 2003 unveiled a national strategy for job creation. The strategy saw the establishment of the Presidential Special Initiatives (PSIs) with the aim of providing unemployed people with profit-making skills. The skills were related to mainly informal sector small scale enterprises.

All of the participants indicated that, through such policies some of the residents were given skills training in some economic activities. As indicated by a respondent “in the community some of the youth were given skills training in hairdressing and dressmaking, barbering, refrigerator and air condition repairing and others. The finding is consistent with Debrah (2007) assertion that, in the year 2003 the government offered key skills training in economic activities such as carpentry, building and construction, refrigeration and air conditioning, auto mechanical, electrical repairs and metalwork, dressmaking, tailoring and hairdressing. The respondent indicated that due to the skills training the community experienced an increase in skills related home-based economic activities. As expressed by one of the respondents “due to the NPP policy of youth employment the community has experienced an increase in the number of females who engage in hair and dress making as well males who engaged in electronic repairs”.

Another change that was noted during the field survey was that, new trend of skills related home-based economic activities emerged in the community. Out of the fifteen participants eleven of them indicated that, mobile phone and computer repairs were the new economic activities that emerged in the community and it was usually undertaken by the male youth. Less than half of the respondents noted that with the help of some NGOs in the community, many of the male youth were trained in mobile phone and computer repairs. As indicated by some of the respondents as followed “my grandson was recruited by one of the NGOs called GACED in the year 2011, he and his friends were trained in mobile phone repairs which lasted for about a year and after the training they were given start up tools and capital to start their own small phone shops. My grandson’s shop is a few metres away from the house”. Again, another respondent expressed that “my son benefited from the computer repair

training program. Now he repairs computers in our family house at James Town and that is what he uses to feed himself and his family”. The statement by the participant indicates that beneficiaries of youth employment programs were given start up tools which can be in the form of sewing machines, tables, umbrella and set of tools such as set of screw drivers to enable them perform their economic activities. It can be concluded that most of these set tools are for free which help them to reduce their initial operational cost.

In addition to the phone and computer repairs, half of the respondents noted that agricultural based enterprises also resurfaced in the community as a result of the PSIs. As indicated by one of the informants “some residents kept grass cutter, rabbit, sheep, goats and other farm animals”. The participants also noted that the keeping of animals was undertaken by a few male youth.

Moreover, ten participants noted that the operation of manicure by female youths also emerged in the community. They attributed the emergence of the new enterprise to the roles played by the government and some NGOs in the community. As indicated by one of the respondents “now most of the females are into beautification enterprises in the community due to fact that through the youth employment model, that was established by government, some females opted for manicure and beautification”.

The participants indicated that, another change in home-enterprises is that there was an increase in the number of people operating petty trading. They attributed the increased in the number of petty traders to the small scheme loans that were made available to some residents in the community through the youth employment coordinator at the Ashiedu Keteke sub-metro. This assertion by the respondents is in line with Debrah (2007) reports that, some people were given small scale loans to

enable them engaged in small scale business in the country. As noted by one of the respondents “through the small scheme loans there was an increase in the sale of cosmetics and provision in the community”.

More than half of the informants indicated that, with the help of the small scheme loans, new trends of home-based economic activities such as the sale of recharge cards and charging of mobile phones emerged in the community. As stated by one of the respondents “with the increase use of mobile phones and the limited job opportunities in the community, some of the residents used the loan to begin the sale of mobile phone credit cards and mobile phone charging business”.

Less than half of the respondents noted that, the operation of video game centres also became a viable venture for most of the male youths in the community through the small scheme loans. The respondents indicated that, as a result of limited formal employment opportunities in the community most male youth ventured into the operation of video games to enable them cater for their households. As indicated by one of the respondent, “the community became a hub for video games because every corner that you will go in the community you will find video games centres.

4.3 Summary

From the chapter, home-based enterprises in Ga Mashie have undergone changes over the years. The changes in the enterprises were seen in the types of the enterprises. The changes also reflected on the location, means of operating the enterprises as well as the organisation and the types of labour used in the enterprises. The transformations in the enterprises were due to coming of the Europeans and changes in economic and political policies in the country after the colonial era. The next chapter will discuss the gender dimensions of home-based enterprises in the study area.

CHAPTER FIVE

GENDER DIMENSIONS OF HOME-BASED ENTERPRISES

5.0 Introduction

This chapter discusses the gender dimensions of home-based enterprises in Ga Mashie with regards to the types and sizes of the enterprises. It further examines the initial capital sources for the enterprises as well as the organisations and types of labour used in the enterprises. The chapter also explores the skills and types of registrations associated with the enterprises. It also discusses the locations and means of operating the enterprises as well as the seasonal changes in the enterprises.

5.1 Types of home-based enterprises

From the survey, there were different types of home-based economic activities undertaken in the community. The activities were grouped into trading, services and manufacturing based on the nature of the business. From Table 5.1, majority of the respondents (61%) operate home-based trading enterprises. In the study area, trading home-based enterprises included food vending and the sale of cosmetics. The sale of smoked fish, toffees, fruits and vegetables as well as provisions were all considered as trading enterprises. Again, the sale of water, recharged cards and electronic gadgets were grouped as trading activities. These findings are consistent with Lawanson and Olanrewaju (2012), assertion that trading is the highest home-based enterprise operated in the Lagos Metropolis and it involves activities such as petty trading, hawking, sale of cooked food, farm products and other household items.

Again, Table 5.1 shows that, 26% of the respondents operate services enterprises. These enterprises were made up of the operation of bath houses, repairing of bicycles

and electronic items as well as renting of items. It also included the operation of barbering shops, drinking bars and informal waste management. Phone charging and sound system operation as well as lotto staking operation and taking of photographs were all considered as services enterprises in the community. Grinding mill operation, printing press operation, ironing and washing of clothes, hairdressing and manicure operation were included in the services enterprises in the community. These findings correlate with Lawanson and Olanrewaju (2012) report that, home-based services enterprises in the Lagos Metropolis included activities like hairdressing and barbing, tailoring, secretarial services, horology, sign writing, photographers and auto repair services.

Furthermore from Table 5.1, 13% of the respondents admitted that, they operate manufacturing enterprises. The manufacturing enterprises included masonry, carpentry, chewing sponge production and shoe making as well as dressmaking. These findings are also in line with Lawanson and Olanrewaju (2012), assertion that, home-based manufacturing enterprises in the Lagos Metropolis included activities such as cobbling, crafts, carpentry and metal works. The different types of home-based enterprises in the study area can be attributed to the different needs of the customers coupled with limited skills and financial constrains that some of the operators are entangle in. As confirmed by some of the respondents as follows:

“I was born here and I have stayed in this community throughout my entire life. All of us cannot operate the same home-based economic activities in this community because the people over here have different demands. So the woman next door is selling ‘kenkey’ and fish so I have to sell something

different, that is why I am selling provisions to cater for the other needs of the people in the community”. (28-year-old household head)

“I do not have enough money to operate a supermarket but I have enough to operate a provision shop”. (26-year-old married woman)

These comments by the respondents mirrors the fact that the residents in the community have different needs and demands and one person cannot satisfy all their needs and demands thus more people have to come onboard to help meet the need and demands of the residents in the community, meeting the needs and demands of the residents in the community is limited by availability of capital.

Table 5.1: Types of home-based enterprises

Types of HBEs	Frequency	Percent
Trading	122	61
Service	51	26
Manufacturing	27	13
Total	200	100

Source: Field survey, 2014

Table 5.2 indicates that, out of the 122 respondents who operate trading enterprises 17% were males while 83% were females. In addition, of the 51 respondents who engaged in services enterprises, 67% were males while 33% were females. Out of the 27 respondents who operate manufacturing enterprises 56% were males while 44% were females.

Table 5.2: Percentage distribution of types HBEs by gender

Types of HBEs	Gender			Number
	Male	Female	Total	
Trading	17	83	100	122
Service	67	33	100	51
Manufacturing	56	44	100	27
Total	35	65	100	200

Source: Field survey, 2014

From the results, females dominate trading enterprises while males dominate services and manufacturing enterprises. These findings resonate with Gough et al, (2003) and Yankson, (2000a) assertions that, males dominate services and manufacturing home-based enterprises while females dominate trading enterprises in Accra. The gender differences in home-based enterprises in the study area can possibly due to the fact that, males enter into home-based enterprises that require mostly the use huge capital thus operating services and manufacturing enterprises.

From the FGD with the male elders in the community, five respondents agreed that, the arduous nature of some of the manufacturing and services enterprises scare some females away thus settling on trading enterprises as an alternative form of home-based economic activity. As expressed by one of the respondents:

“I think that the climbing of roof to repair them, carrying of heavy wood, hammer and nails prevent females from becoming carpenters in this community”. (29-year-old male carpenter)

The statement by the respondent shows that females in community prefer to undertake economic activities which does not demand much physical strength.

5.2 Sizes of home-based enterprises

Using the total space that a home-based enterprise occupies, the researcher considered an enterprise to be small when the physical structure used in the operating the enterprise covers a space less than 6X6 feet. When the total area is above 6X6 feet but within 12X12 feet it is considered as a medium enterprise and when the total space covered is more than 12X12 feet the enterprise is classified as large. From Table 5.3, 58% of the respondents indicated that, the sizes of their enterprises were small. In addition, 38% and 4% of the respondents also asserted that, the sizes of their enterprises were medium and large respectively.

Table 5.3: Sizes of HBEs

Sizes of HBEs	Frequency	Percent
Small	116	58
Medium	76	38
Large	8	4
Total	200	100

Source: Field survey, 2014

Majority of the enterprises are small. This is due to the fact that, there are limited spaces in community to undertake economic activities. As noted by one of the respondents:

“In Ga Mashie here, there are limited spaces even for people to sleep how much more getting a space to put up a big kiosk to sell my provisions. Since there are no spaces around, that is why I am selling my provisions from a table which does not take a lot of space”. (45-year-old widow)

Moreover, from the youth FGD more than half of the respondents agreed that, in order to escape payment of rents some of the operators opt to operate their enterprises by using small spaces. As confirmed by one of the respondents:

“I was selling my fruits and vegetables in a room. The landlady told me that she has increased my monthly rent to 30 cedis. How much do I make in a month to pay a rent of 30 cedis? Since I cannot afford the payment of the rent, I now operate on a table in front of the house where I pay no rent to anybody”. (29-year-old married woman)

With reference to Table 5.4, of the 116 respondents who reported that the sizes of their enterprises were small, 35% were males while 65% were females. Of the 76 respondents who reported that the sizes of their enterprises were medium, 36% were males while 64% were females. Out of the 8 respondents who noted that the sizes of their enterprises were large 25% were males while 75% were females.

Table 5.4: Percentage distribution of sizes of HBEs by gender

Sizes of HBEs	Gender			Number
	Male	Female	Total%	
Small	35	65	100	116
Medium	36	64	100	76
Large	25	75	100	8
Total	35	65	100	200

Source: Field survey, 2014

Females dominate all the three sizes of home-based enterprises. This is because they are majority when it comes to operating of home-based economic activities (Verrest, 2007; Gough et al, 2003; Yankson, 2000a). Again, from the FGD with the female elders, majority of the respondents noted that women dominate home-based

enterprises because they consider the enterprises as a custom as well as a necessity to support their family income. As express by one of the respondents:

“Here in Ga Mashie the main occupation of the females is home-based economic activities and this has been the trend over the years. You will find women operating provision shops, selling vegetables, making dress, manufacturing chewing sponge, hairdressing and other economic activities because that is what her mother did or a member of her family did and they are able to support their families through their businesses”. (34-year-old female household head)

The statement by the respondent shows that in the community, women see home-based economic activities as a family business thus undertaking the enterprises as a form continuing the family tradition.

5.3 Sources of initial capital for home-based enterprises

From Table 5.5, it can be observed that, 77% of the respondents indicated that they started their enterprises from their personal savings. This finding is line with other research findings that personal savings are the highest capital used by the operators of home-based enterprises to start their enterprises (Yankson, 2000a; 2000b; Gough et al, 2003; Verrest, 2007; Lawanson and Olanrewaju, 2012). In addition, 15% of the respondents noted that they obtained their initial capital for their enterprises through either friends or family members. Only 3% and 4% of the respondents used hire purchase and formal loans respectively as their sources of initial capital. Furthermore, 1% of the respondents use other means as a source of capital for their enterprises. The other means of capital is by inheritance through parents.

Table 5.5: Initial capital sources for HBEs

Source capital	Frequencies	Percentage
Personal savings	154	77
Loan from family/friends	31	15
Hire purchase	6	3
Loan from formal institutions	7	4
Others	2	1
Total	200	100

Source: Field survey, 2014

From Table 5.5, majority of the respondents use personal savings as an initial source capital. This is due to the fact that, most of the operators do not have collateral securities to qualify them to access formal loans. As stated by one of the respondent:

“I used my personal savings from my previous work as a cleaner with Zoomlion Waste Company limited to start my vegetable business because when I went to the Savings and Loan Company for a loan they turned me down. They told me that I should bring a property before they will give me the loan. I do not have any property so I was not given the loan so I started the business with my personal savings”. (35-year-old married woman)

With reference to Table 5.6, out of the 154 respondents who indicated that they used personal savings as their initial capital, 39% were males while 61% were females. In addition, of the 31 respondents who used loans from friends and family members as a source of capital, 19% were males while 81% were females.

Table 5.6: Percentage distribution of initial capital sources for HBEs by gender

Sources of initial capital for HBEs	Gender			Number
	Male	Female	Total	
Personal savings	39	61	100	154
Friends/relatives	19	81	100	31
Hire purchase	67	33	100	6
Formal institutions	100	0	100	7
Others	0	100	100	2
Total	35	65	100	200

Source: Field survey, 2014

Again, out of the 6 respondents who used hire purchase as an initial source of capital, 67% were males and 33% were females. Also, 7 males representing 100% used loans from formal institutions but no female used loans from formal institutions. On the other hand, no male used other forms of capital for their enterprise while 2 female respondents representing 100% used other source which is heritage as their initial capital.

Females dominated the used of personal savings, loans from friends and family members as well as the used of inheritance as a source of initial capital for home-based enterprises. These are probably due to the facts that, they mostly operate home-based enterprises that require less capital and also they operate enterprises on smaller scales to enable them to perform their tradition roles as mothers and wives at the household level. As indicated by some of the respondents as follows:

“I started the selling of sachet water with my personal savings of 50 cedis some 2 years ago because the start-up capital is not all that huge as compared to other enterprises like provision shops”. (56-year-female household head)

Males on the other hand, dominated the use of hire purchase and formal loans probably due to the fact that, they have security through savings with banks thus falling on them for loans. In addition, from the male elderly FGD five respondents indicated that, males have access to and control over family properties which enable them to access loans from formal institutions. As expressed by one of the respondents:

“My wife and I had a land at Kasoa so I used the documents as collateral security to access a bank loan at UT Bank in the 2012”. (45-year-old household head)

“I started my shoe making business from a loan that I took from the Women’s World Bank in the year 2011. Even though I had a little capital on me, it was not enough to buy me some of the equipments and other items that I will need for the operation of the shoe enterprises so I fell on my bankers by them I have operated my account with them for about 3 years so based on the little amount of money that I have in my account I was given a loan of 1000 cedis and I was given about 2 years to pay it back. By the Grace of God I have pay the loan in addition to the interest”. (27-year-old shoe maker)

5.4 Organisational types of home-based enterprises

The organisational types of home-based enterprises vary from sole proprietorships, family type to sub-contract (Gough et al, 2003; Yankson, 2000a). From Table 5.7, it can be observed that majority (93%) were the sole owners of the enterprises. This confirms Yankson (2000a) statement that, sole proprietorship is the major form of organisation of home-based enterprise in Accra. It also correlates with Hart and the ILO claims in the 1970s that, most of informal sector activities are characterised by self employed people. The finding also confirms the Dualist theory which states that

majority of the operators of informal sector economic activities are the owners of the enterprises (Chen, 2007). In addition, 5% of the respondents use sub-contracts as a form of organisation while 2% of the respondents use family type of organisation.

Table 5.7: Home-based enterprise organisations

Organizations of enterprise	Frequency	Percent
Sole proprietorship	186	93
Sub-contract	10	5
Family	4	2
Total	200	100

Source: Field survey, 2014

From the youth FGD, all of the respondents agreed that, they are the owners of the enterprises because they financed it, also they take important decisions regarding the enterprises. As indicated by one of the respondents:

“I am a owner of a barbering shop. I used my personal money to set it up and I take care of the shop and maintain the shop. I charge the price that I want and I do not share the profit with anybody”. (23-year-old single man)

The statement by the respondent indicates that the ability to charge a price for a service and a commodity as well as make important decisions concerning the makes one the owner of the enterprises.

A gender analysis from Table 5.8 shows that, out of the 186 respondents who admitted that, they used sole proprietorship as a form of organising their enterprises, 34% were males and 66% were females. Out of 10 respondents who noted that they used sub contract to organised their enterprises 50% were males

used sub-contract to organised their enterprises 50% were males and 50% were females. In addition, 4 female respondents representing 100% asserted that they used family type of organisation in their enterprises.

Table 5.8: Percentage distribution of HBE organisations by gender

HBEs organisation	Gender			Number
	Male	Female	Total%	
Sole proprietorship	34	66	100	186
Sub-contract	50	50	100	10
Family	50	50	100	4
Total	35	65	100	200

Source: Field survey (2014)

From Table 5.8, females dominated the sole proprietorship organisation of the enterprises in the community. From the interviews with the operators of the enterprises, more than half of them noted that, they work on their own because of the limited formal job opportunities in the community. As noted by one of the respondents:

“In Ga Mashie here, there are no job opportunities and the past governments have not done anything to help us. If you live here and you are a female, your work will be petty trading and if you are a male your work will be to going to fishing”. (35-year-old female beans seller)

The statement by the respondent mirrors the fact that the community have been left out in terms of creating formal employment opportunities by pass governments thus more people working in the informal sector.

5.5 Types of labour use in home-based enterprises

Labour use in home-based enterprise varies according to the nature of the enterprise. It also varies from paid to unpaid labour as well as family and kinship labour (Yankson, 2000a). From Table 5.9, it is observed that own account labour is the major source of labour used in the operation of home-based enterprises in the community because they accounted for 57% of the respondents sampled. This finding echoes Lawanson and Olanrewaju (2012) assertions that own account labour is the main source of labour used in the operation of home-based enterprises. In addition, 19% of the respondents used unpaid family labour while 2% used paid labour. Again, 20% of the operators used apprentices as sources of labour while 2% of the respondents used kinship labour.

Table 5.9: Types of labour for home-based enterprises

Types of labour	Frequency	Percent
Apprentice	39	20
Family labour	37	19
Paid labour	5	2
Own account	114	57
Kinship employment	5	2
Total	200	100

Source: Field survey, 2014

From the FGD with the female elders, six respondents expressed that, the reason why most of the operators used their own labour is to ensure that, standard products and services are provided to the customers. In addition, they also indicated that, they fear that the operators of the enterprises might not be loyal and moreover the enterprises

are small in nature to pay someone to help in the operation. As confirmed by some of the respondents as follows:

“I cook the rice and stew myself and no one does it for me. I think that if I ask someone to do it for me, the person will not cook it the way I want it to be cooked and I will lose my customers. I have 3 coal pots so I cook the rice simultaneously but with the stew I cook it when I have finished selling. Even though it is stressful I do not lose my customers”. (37-year-old married woman rice and stew seller)

“I operate my own bath house because human beings cannot be trusted, if you leave your business in their care they will end up not being faithful to you and they will spend your capital in addition to your profit and your business will collapse and they will leave you to do something else”. (59-year-old household head bath house operator)

“The ‘tea’ that I sell I do not need anybody to operate it for me. Because, I wake early like 5:00 am to set up the place for work and by 12 noon I have closed. It does not involve much work and the profit margin is not all that ‘big’ for me to hire someone to work for me to pay the person”. (47-year-old male household head)

The statement by the respondents reflect that fact that the use of own account labour has many advantages, firstly the operators do not lose their jobs and customers due to mismanagement. Secondly, they are able to reduce operation cost by not hiring any labour which goes a long way to help with the financial growth of the enterprises.

From Table 5.10, of 39 respondents who noted that they used apprentice as a source of labour, 56% were males and 44% were females. Out of the 37 respondents who used family labour, 27% were males while 73% were females. Of the 5 respondents who used paid labour 40% were males while 60% were females. Moreover, out of the 114 respondents who noted that, they used own account labour, 29% were males and 71% were females. Also, out of the 5 respondents who indicated that, they used kinship labour, 60% were males and 40% were females.

Table 5.10: Percentage distribution of types of labour for HBEs by gender

Labour sources for HBEs	Gender			Number
	Male	Female	Total%	
Apprentice	56	44	100	39
Family	27	73	100	37
Paid labour	40	60	100	5
Own account	29	71	100	114
Kinship labour	60	40	100	5
Total	35	65	100	200

Source: Field survey (2014)

Males were the majority who used apprentice and kinship labour probably due to the fact that, they operate enterprises that involve on the job training so they use the apprentices as a source of labour in their enterprises. As indicated by one of the respondents:

“I learnt how to make shoes from my master. I worked under him as an apprentice and he used me as a labour and I learnt how to make the shoes through that”. (28-year-old married man)

On the other hand, females dominated the used of family labour and paid labour. From the female elderly FGD majority of the respondents agreed that, because most of the females have established some of the enterprises elsewhere they use paid labour and family members as sources of labour. As indicated by one of the respondents:

“The pipe water that I am selling does not belong to me. It is for my ground mother who is operating the same enterprise at the James Town. She pays the water bill and determines the price that I should charge per a gallon of water or a bucket of water and she provides me with my needs”. (20-year-old woman)

Again, females dominated the used of own account labour due to the fact that, they mostly operate home-based enterprises that are flexible to enable them perform their household chores. As indicated by one of the respondents:

“I manufacture the chewing sponge and sell it in the house. My work is not all that difficult so I do it alone without anybody’s help and am also able to do my household chores like washing and cooking for the family”. (47-year-old female household head)

5.6 Skills of operators

The term ‘skill’ is used in this research to imply an ability that is required to perform a home-based economic function. These skills include marketing, price fixing, repairing, manufacturing, hairdressing, dressmaking, wood works and others Raj and Mitra (1990) as cited in UN-Habitat (1995). From the research, the skills of the operators were classified as fewer skills, more skills and moderate skills. The term “fewer skills” is use to denote the use of normal abilities to perform a task such as the

selling of items. The term “moderate skills” in the research means the application of some abilities which goes beyond the use of normal skills. According to Raj and Mitra (1990) as cited in UN-Habitat (1995) moderate skills are used in repairing and manufacturing of simple items. The term “more skills” is used in the research to mean the use of entrepreneur skills in operating home-based enterprises. Raj and Mitra (1990) as cited in UN-Habitat (1995) asserted that the use of entrepreneur skills involve record keeping of economic activities.

From Table 5.11, it is observed that majority of the respondents representing 58% disclosed that, they use fewer skills in their enterprises. This finding is in line with Raj and Mitra (1990) as cited in UN-Habitat (1995) assertion that, home-based enterprises are mostly operated by people with no/less skills. It also confirms the Dualist school of thought argument that, people operate informal economic activities because of the mismatch between their skills and the modern employment opportunities. Again, 22% of the respondents asserted that, they use more skills in operating their enterprises while 20% of the operators also admitted that they use moderate skills in operating of their enterprises. The skills that the operators of home-based enterprises possess cannot qualify them to work in the formal sector (Verrest, 2007).

Table 5.11: HBEs operator’s skills

Skills of HBEs	Frequency	Percent
Fewer skills	117	58
More skills	44	22
Moderate skills	39	20
Total	200	100

Source: Field survey, 2014

From Table 5.11, it can be observed that, most of the operators of the enterprises use fewer skills. This can be partly due to the type of home-based enterprises they operate. From the in-depth interviews with the operators of the enterprises, majority indicated that, the skills use in the enterprises can be attained from either friends or relatives and also from formal institutions like vocational/technical schools. They also asserted that, some of the operators attained their skills either on their own or from their neighbours whom they stayed with within the community. These findings correlate with Verrest (2007) assertion that skills used in the operation of home-based can be obtained from informal means such as through friends and family members. The finding confirms the ILO (1973) definition of the informal sector as been characterised by informal process of acquiring skills. As explained by some of the respondents:

“I learned how to sow and make dress from my master in this community. My parents sent to me to her to teach me how to make dress after I had completed my junior high education in the year 2006 and I spent almost 4 years there and from there I establish my own dressmaking business”. (25-year-old female household head)

“I did not go to any technical school or worked under somebody to be trained in electronic repairs. I learnt it on my own by playing with any spoilt electronic gadget that I came across during my tender age. I repair anything that people bring it to me been it television set, DVD, or a radio set and that is what I have been doing since I completed my junior high school in the year 2005”. (27-year-old male household head)

“After I have finished my junior high school I was sent to Scared Heart Vocational and Technical school in James Town by my parents where I learned fashion design for almost 3 years and I was given a certificate and currently that is what I am using to feed myself and to support my family”.
(34-year-old household head)

The assertion by the respondent above (34 year-old household head) correlates with Verrest (2007) statements that, some of the operators of home-based enterprises have certificates in the economic activities that they undertake.

Table 5.12 shows that, of the 117 respondents who noted that they used fewer skills in operating their economic activities, 26% were males and 74% were females. Out of the 44 respondents who indicated that they used more skills in the operation of their enterprises, 59% were males and 41% were females. Moreover, of the 39 respondents who indicated that they used moderate skills in their enterprises, 33% were males while 67% were females.

Table 5.6: Percentage distribution of HBE skills by gender

Skills of HBEs	Gender			Number
	Male	Female	Total%	
Fewer skills	26	74	100	117
More skills	59	41	100	44
Moderate skills	33	67	100	39
Total	35	65	100	200

Source: Field survey, 2014

From Table 5.12, females dominated the used of fewer skills. This is because they mostly operate home-based activities such as trading which involve the repetition of the same task. As expressed by one of the respondents:

“I do not use any special skills in the vegetables that I sell. Selling is the easiest job that everybody can do because you do not need any skills to help you sell what you have. It is just by the grace of God that people come and buy your things and you get a little profit”. (48-years-old female household head)

In addition, from Table 5.12 females were the majority who used moderate skills because in the study area, some females have been trained by NGO's to undertake moderate skills related home-based economic activities such as manicure and hair plaiting. As confirmed by some of the respondents as follows.

“Formerly I use to sell candies by the roadside side but with the help of Helping Hand International I have been trained in dress making and that is what I do currently to support my family”. (32-years-old married woman)

“I use to sell smoked fish in the market but business slow down along the way so I applied for youth employment as a seamstress with Great Thinkers Social Club under the phase 2 of the YES programme. I was trained in how to use pure water sachets to make bags and that is what I do currently for a living”. (34-years-old married woman).

Table 5.12 shows that, males dominated the used of more skills in operating home-based enterprises. This is partly due to the fact that males engage in enterprises that require the use of entrepreneur skills such as bookkeeping of stocks.

5.7 Registrations of home-based enterprises

Home-based enterprises like any other informal sector activities are mostly unlikely to be registered with the local authorities or governments (Muraya, 2006). According to Table 5.13, majority of the respondents (54%) admitted that they have not registered their enterprises with the Accra Metropolitan Assembly (AMA), Ghana Revenue Authority (GRA) or Registrar General's Department (RGD). This finding correlates with Gough et al (2003) report that, about 60% of home-based enterprises in Madina have not been registered with the authorities. On the other hand, 39% and 7% of the respondents indicated that, they have registered their enterprises with the AMA and the GRA respectively while none have registered his/her enterprise with the Registrar General's Department.

Table 5.13: Registration of home-based enterprises

Registration of HBEs	Frequency	Percent
AMA	78	39
GRA	14	7
RGD	0	0
None	108	54
Total	200	100

Source: Field survey, 2014

According to the director of the Ashiedu Keteke sub-metro district, the inability of some home-based enterprises to be registered can “be attributed to the fact that new enterprises are coming up each and every day thus making it difficult for the authorities to keep track and register all of them”. In addition, the enterprises are spread over a wider geographical region thus making it easier for some of the operators to escape other forms of registration and monitoring by the authorities.

From the FGD with the youth group, less than half of the respondents noted that the registration with AMA and the GRA claimed by the some of the operators of the enterprises were solely for taxation purposes but not for monitoring of the enterprises. This finding is in line with Verrest (2007) statement that some of the registrations in his study areas were for taxation purposes but not for monitoring.

With reference to Table 5.14, out of the 78 respondents who noted that, they have registered their enterprises with the AMA 40% were males and 60% were females. Of the 14 respondents who have registered their enterprises with the GRA 50% were males while 50% were females. Furthermore, out of the 108 respondents who admitted that they have not registered their enterprises with the authorities 30% were males while 70% were females.

Table 5.14: Percentage distribution of registration of HBEs by gender

Registration of HBEs	Gender			Number
	Male	Female	Total%	
AMA	40	60	100	78
GRA	50	50	100	14
RGD	0	0	100	0
None	30	70	100	108
Total	35	65	100	200

Source: Field survey, 2014

From Table 5.14, females dominated the total number of respondents who have not registered their enterprises with the authorities. This can be attributed to the failure of governments to incorporate the operators of home-based enterprises into development policies. From the in-depth interviews conducted with the operators of the enterprises five respondents disclosed that, the small sizes of their enterprises and their profit

margins debar them from registering their enterprises. As expressed by one of the respondents:

“What I sell is small and the profit that I get from it is also small so I do not think I have to register my business and also I do not want someone to come and monitor my business to know the amount of money that I make in a day”.
(27-year-old married woman)

The statement above indicates people do not register their enterprises because they perceive their enterprises to be small as well as the profit they gain from the enterprises.

In addition, the respondents also noted that, the “delay of time” at the RGD and the AMA as well as the GRA prevents them from registering their enterprises. The assertion by the respondents confirms Lagos (1995) as cited Kigochie (2000) statement that, complex government bureaucracies are the reasons why most operators of home-based enterprises do not register their enterprises. The finding is also explained by the Legalist theory which states that some people operate their enterprises at the informal level as a result of complex government bureaucracies (Chen, 2012). As expressed by one of the respondents:

“My provision shop is by the road side so almost every day the authorities come to me demanding for my business operating license. So I went to the AMA office to apply for an operation license. Is been a year now and I have not received the license yet and any time I go they tell me to come back the next month so now I have given up on them”. (35-year-old female provision shop operator)

5.8 Location of home-based enterprises

Home-based enterprise is a phenomena located in space (Yankson, 2000b). The enterprises can be found within different locations in a community. From Table 5.15, majority of the respondents (31%) have their enterprises located on the street attached to their houses. Furthermore, 24% of the respondents have their enterprises located on the alley attached to the house. Again, 17% of the respondents noted that, their enterprises are located within the courtyard. In addition, 15% of the respondents also indicated that, they have their enterprises located at the frontage of their houses. Also, 8% and 5% of the respondents operate their enterprises from their internal courtyards and detached houses respectively.

The location of the enterprises by the streets attached to the houses is to attract more customers (Yankson 2000b). Again, four respondents during the in-depth interviews with the operators agreed that they operate their enterprises by the street attached to the house because that is the only space available to them for the purpose of their enterprises. As explained by one of the respondents:

“Two years ago I wanted to operate a provision shop but the place where I wanted to operate it from was already overcrowded with the same kind of enterprises so I decided to operate from the roadside attached to the house”.
(39-year-old married female)

Table 5.15: Location of HBEs

Location of home-based enterprises	Frequency	Percent
Within the courtyard	33	17
On the street attached to a house	63	31
On the alley attached to the house	49	24
Attached to the frontage of the house	30	15
Detached from the house	9	5
Internal courtyard	16	8
Total	200	100

Source: Field survey, 2014

According to, Table 5. 16 out of the 33 respondents who admitted that their enterprises were located within the courtyard, 49% were males while 51% were females. Of the 63 respondents whose enterprises were located on the street attached to the houses, 27% were males while 73% were females. It can be observed that, from the 49 respondents who noted that their enterprises were located on the allies attached to the house, 37% were males and 63% were females. Out of the 30 respondents who admitted that, their enterprises were located at the frontage of the houses 40% were males and 60% were females. Of the 9 respondents who indicated that their enterprises were located detached from the house, 44% were males and 56% were females and of the 16 respondents who noted that their enterprises were located at the internal courtyard 19% were males and 81% were females.

Table 5.16: Location of home-based enterprises by gender

Location of HBEs	Gender			Number
	Male	Female	Total%	
Within the courtyard	49	51	100	33
On the street attached to the house	27	73	100	63
On the alley attached to the house	37	63	100	49
Attached to the frontage of the house	40	60	100	30
Detach from the house	44	56	100	9
Internal courtyard	19	81	100	16
Total	35	65	100	200

Source: Field survey, 2014

Based on the frequencies, it can be observed that, females dominated all the locations of home-based enterprises in the study area. This is due to the fact that females mostly perform household chore, so they prefer to operate from the house than males. Again, females are the majority who operate home-based enterprises that probably that needs to be advertised, thus locating their enterprises along the road, alley, in front of houses and other places within the house. As noted by some of the respondents as follows.

“I have been operating this hair dressing enterprise for about 5 years in the compound of this house. I had a chance of operating it by the roadside but I refused it. Because when I go to the roadside I will not be able to perform my

household chores as such washing, cooking and arranging things in the room and I like to have enough time to attend to my two children when they close from school by helping them to do their homework otherwise they will be spoilt by the other children around”. (34-year-old married woman hairdresser)

“I have been operating by the roadside for almost 7 years now. I have to be at where people can see me and buy the porridge that I sell that is why I chose to operate by the roadside”. (28-year-old house porridge seller)

The statement by the respondent indicates the females location of enterprises is also determined by the ability to perform household chores and for marketing purposes.

5.9 Means for operating home-based enterprises

From Table 5.17, majority of the respondents (37%) have their home-based enterprises operated from tables while 34% of the respondents also have their enterprises operated from kiosks. In addition, 10% and 17% of the respondents have their enterprises operated from metal containers and rooms respectively while 2% of the respondents operate their enterprises from selling pan.

Table 5.17: Means of operations of HBEs

Operation of enterprises	Frequency	Percent
Kiosk	69	34
Table top	73	37
Metal container	20	10
Room	34	17
Others	4	2
Total	200	100

Source: Field survey, 2014

Based on the frequency distribution, more operators work from tables in the community. From the female elderly FGD five respondents indicated that, the tables are less expensive to afford and maintain as compared to the kiosks and the metal containers thus many operators falling on them to operate their activities. As expressed by one of the respondents:

“I sell my food using a table because it is less expensive as compared to a metal container and kiosk. I had my table at the cost 10 cedis and that is what I have been using to sell my food for about five years now”. (33-year-old female household heads, rice and stew vender)

With reference to Table 5.18, out of the 69 respondents who indicated that, they operate their enterprises from kiosks 30% were males while 70% were females. Of the 79 respondents who indicated that they operate their enterprises from tables, 30% were males and 70% were females. Out of the 20 respondents who operated their enterprises from mental containers 40% were males while 60% were females. The 34 respondents who noted that, they operate their enterprises from rooms, 50% were males and 50% were females. With regards to the 4 respondents who used the other forms of operation, 50% were males while 50% were females.

From Table 5.18, females dominated the used of kiosks, tables and mental containers in operating home-based enterprises. From the female elderly FGD six respondents indicated that, they operate their enterprises using tables, kiosks and metal containers because of convenience and the low overhead cost.

Table 5.18: Percentage distribution of means of operating HBEs by gender

Operation of HBEs	Gender			Number
	Male	Female	Total%	
Kiosks	30	70	100	69
Tables	30	70	100	73
Mental container	40	60	100	20
Rooms	50	50	100	34
Others	50	50	100	4
Total	35	65	100	200

Source: Field survey, 2014

Figure 5.1 HBE in a room



Figure 5.2 HBE in a courtyard



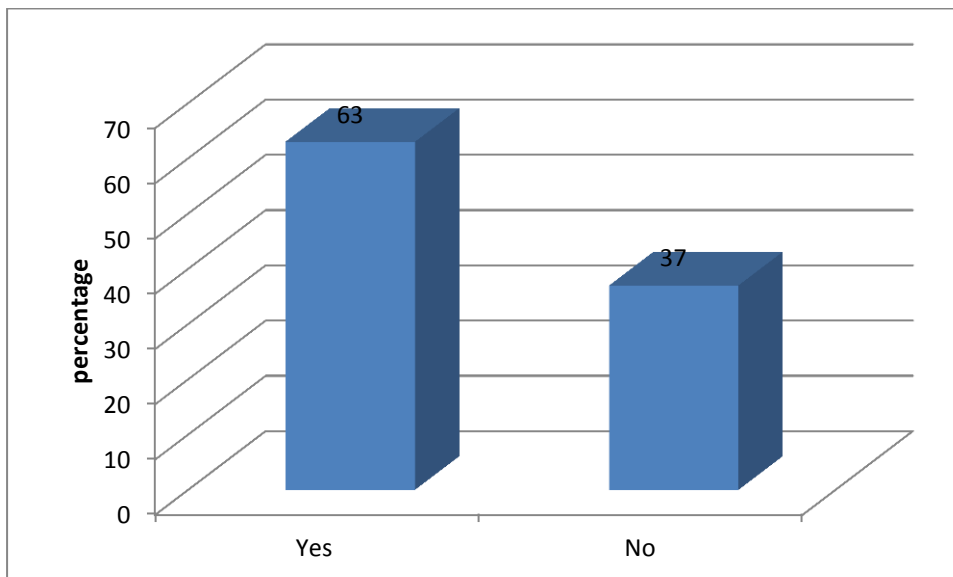
Source: Field survey, 2014

The pictures (Figure 5.1 and 5.2) above confirm Yankson (2000b) assertion that, home-based enterprises are located in rooms and courtyards.

5.10 Seasonality of home-based enterprises

There are changes in economic activities and these changes reflect on the seasons and the changing circumstances that is taking place within a location (Verrest, 2007). From Figure 5.3, it can be observed that majority of the respondents (63%) indicated that their enterprises respond to seasonal changes while 37% of the respondents asserted that, they do not experience seasonality in their enterprises.

Figure 5.3: Seasonality of home-based enterprises



Source: Field survey, 2014

From Figure 5.3, majority of the respondents indicated that, they experience seasonality in their enterprises. This is because most of the operators engage in agricultural based products thus responding to changes in the seasons. From the FGD with the female elders, more than half of the respondents agreed that, it not only agricultural products that respond to seasonal changes but the sale of items such sachet water and pipe borne water. It was identified that the sale of sachet water increases during the dry seasons as compared to the wet seasons. Some of the stores

that sold stationeries also experience seasonality during vacations and when schools are in sessions. As expressed by some of the respondents as follows:

“I do experience some seasonality in the stationary that I sell. The profits that I get during school days are high but as soon school goes on vacation my profit decline”. (25-year-old female)

“I experience some seasonality in the sachet water that I sell. During dry season I can sell above 15 bags of sachet water in a day by the road side especially in the afternoon but during the raining season I hardly sell above 10 bags of sachet water in day and this causes my profit margin to decline”. (67-year-old widow)

Table 5.19 shows that, out of the 126 respondents who indicated that their enterprises are subjected to seasonal changes, 35% were males and 65% were females while of 74 respondents who indicated that they do not experience seasonality in their enterprises 35% were males and 65% were females.

Table 5.19: Percentage distribution of Seasonality of HBEs by gender

Seasonality of HBEs	Gender		Total	Number
	Male	Female		
Yes	35	65	100	126
No	35	65	100	74
Total	35	65	100	200

Source: Field survey, 2014

Conclusions can be drawn from Table 5.19 that in the study area, females operate home-based enterprises that respond to changes in seasons than males. It was noted by the majority of the respondents during the youth FGD that, females are the majority

who operate agricultural based home-based enterprises such as the sale of fruit, vegetables and food vending and other petty trading items such as the sale of water so they are likely to experience seasonal changes than males in the study area. As expressed by one of respondents.

“I sell fire wood during the dry season but I shift to the sale of vegetables during the raining seasons by that time fire wood are expensive to buy and sell whiles vegetables are less expensive to buy and sell”. (44-year-old married woman)

5.11 Summary

The chapter discussed the nature of home-based enterprises in the study area with regards to gender dimensions of the enterprises. The results indicate that trading is the highest home-based enterprise in the community and it is dominated by females. In addition, most of the enterprises are small in size based on the space that they occupy. The major source of initial capital use in the operating the enterprises is personal savings and females are the majority who use such means to operate their enterprises. Majority of the enterprises are organised by sole proprietorships and dominated by females. The major source of labour used in the enterprises is own account labour and the means of operating the enterprises is by the use of tables and females dominate the use of tables in operating the enterprises. Majority of the respondents who are females have not registered their enterprises with the authorities. The enterprises are mostly located by the streets and females are the majority who had their enterprises located by the streets attached to the houses. More than half of the respondents who are females have their enterprises responding to seasonality. The next chapter will present the benefits and challenges of the enterprises.

CHAPTER SIX

BENEFITS AND CHALLENGES OF HOME-BASED ENTERPRISES

6.0 Introduction

This chapter explores the economic, social and the political benefits associated with the operation of home-based enterprises in the community. It also examines the challenges associated with the enterprises.

6.1 Economic benefits of home-based enterprises

6.1.1 Source of income

With reference to Figure 6.1, 85% of the respondents depend on the enterprises as a major source of income for their households. This finding is in line with Gough et al, (2003) assertion that home-based enterprises serve as a major source of income for the majority of the operators in Accra. It also confirms the Dualist school of thought statement that the informal sector provides the operators with the main source of income for their households. As confirmed by some of the respondents as follows:

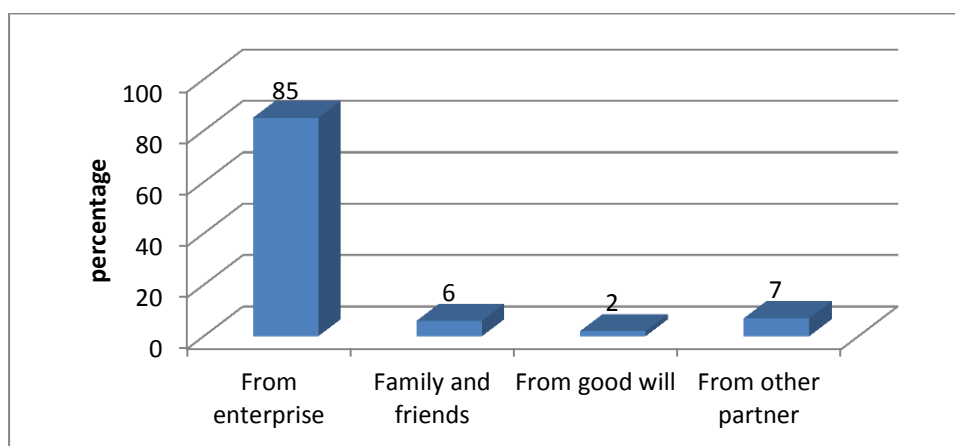
“Since the death of my husband in 2009, me and my 3 children ages 7, 12 and 17 years old respectively have been depending on the income from the provision shop that I operate as a main source of income. We do not depend on any good will from friends or relatives so I have not been able to move forward in the business because instead of investing some of the profits back into the business we rather spend it on our needs”. (47-year-old widow)

“I am totally surprise when I hear people saying that they cannot feed their families, I have been manufacturing male sandals for more than 5 years now and that is what I have been using to feed my wife and my 2 children and

myself. We mainly depend on the income that I get from the manufacturing of the sandals so I have to come to work from Monday to Saturday otherwise my family will not eat". (35-year-old married man)

The statements above by the respondents correlate with Verrest (2007) claim that, home-based enterprises provide a major source of income for various household heads.

Figure: 6.1: Source of income



Source: Field survey, 2014

From the field work, on the average the operators of the enterprises earn between 200 to 500 cedis a month. These earnings are higher than the monthly accumulation of the minimum wage set by the government which was 5.24 cedis daily during the period of the field work in the year 2014. The finding above resonate with Gough et al (2003) assertion that, most operators of home-based enterprises in their study areas get monthly incomes higher than the one set by the states.

From the youth FGD, more than half of the respondents indicated that, the reason why most people depend on home-based enterprises as a main source of income is because of limited formal job opportunities in the community as a result of weak government

economic policies. To add to the above, less than half of the respondents also noted that, the constant harassment of hawkers at the central business district by the AMA and the renovation of the Salaga market have caused many people especially females to derive their main sources of income from home-based enterprises. As confirmed by some of the respondents as follows:

“Formerly I use to sell fresh fish at the Salaga market but when we were evicted for the renovation of the market to start, myself and other friends moved to the pavement of the Makola market to sell our fish. At the Makola market we were constantly harassed by the authorities of the AMA. Sometimes they will cease our fish for hours and this usually affects the freshness of the fish thus forcing us to sell it at cheaper prices which was affecting our profit margins. So a few years later I decided to grilled the fish and sell it in front of my house so this is what I have been doing for the past 8 years to help feed my family”. (40-year-old married woman)

“There are no formal job opportunities in the community so I decided to sell ice block, sachet water and operate this pipe to get some income to feed myself and my children”. (28-year-old household head)

Figure 6.1 shows that, 6% of the respondents get their main source of income from family members and friends. In addition, 2% and 7% of the respondents derived their main income sources from good will and other partners respectively. This implies that, not all the operators of home-based enterprises in the study area derived their main source of the income from the enterprises but from other sources. This finding correlates with Lawanson and Olanrewaju (2012) conclusion that, operators of home-

based enterprises also depend on other sources of income like from their relatives and friends for survival.

Table 6.1 illustrates that, out of the 170 respondents who noted that they derived their main source of income from the enterprises, 38% were males while 62% were females. Of the 12 respondents who depend on their friends and family members for income, 25% were males while 75% were females. Again, of the 5 respondents who depended on good will as a source of income, 40% were males and 60% were females. Out of the 13 respondents who indicated that, they depended on partners as a source of income, 8% were males while 92% were females.

Table 6.1: Percentage distribution of source of income by gender

Sources of income	Gender			
	Male	Female	Total%	Number
HBEs	38	62	100	170
Family/friends	25	75	100	12
Good will	40	60	100	5
Partners	8	92	100	13
Total	35	65	100	200

Source: Field survey, 2014

As depicted by Table 6.1, females dominated all the categories of sources of income. From the FGD with the female elders, majority of them expressed that, the increasing rate of female household heads is the reason why more females depend on different sources of income to feed their families. As expressed by one of the respondents:

“Of late here in Ga Mashie men are becoming irresponsible mainly because of the economic hardships, so you are likely to find women of different ages striving to put food on the table for their families by depending on different

sources of income. So you can find some of them selling and others also depending on their relatives and friends outside the community for income in addition to their profits to enable them feed their families”. (39-year-old female household head)

6.1.2 Contributions to household budget

With reference to Table 6.2, majority of the respondents (96%) disclosed that, the enterprises contribute to their household budgets while the remaining 4% indicated that, the enterprises do not contribute to their household budgets. This finding resonates with Verrest (2007) assertion that home-based enterprises contributes to household budgets of the operators.

Table 6.2: Household budget contribution

Household budget contribution	Frequency	Percentage
Yes	192	96
No	8	4
Total	200	100

Source: Field survey, 2014

The income from the enterprises are use to pay bills such as water and electricity and in some cases it is used to pay school fees for the children. As expressed by one of the respondents:

“The operation of electronic repairs in the house has really helped me a lot. I use some of the income that I get to pay my monthly room rent of 50 cedis, pay for other minor bills such as water and electricity and also pay the school fees

of my 17 years old daughter who is in a boarding school in one of the senior high schools in the Central region”. (45-year-old married man)

The claim by the respondent above is in line with Gough et al, (2003) statement that the operators of home-based enterprises are able to pay rents and bills through the income they get from their economic activities.

Table 6.3 reveals that, out of the 192 respondents who admitted that, home-based enterprises contribute to their household budgets, 35% were males while 65% were females. On the other hand, of the 8 respondents who noted that, home-based enterprises do not contribute to their household budgets 25% were males while 75% were females.

Table 6.3: Percentage distribution of contribution of HBEs to household budget by gender

Household budget contribution	Gender			
	Male	Female	Total%	Number
Yes	35	65	100	192
No	25	75	100	8
Total	35	65	100	200

Source: Field survey, 2014

From the result, it can be observed that females were the majority who indicated that home-based enterprises contribute to their household budgets. This is partly due to the fact that, females perform duties as mothers providing for their children and as wives supporting their families. For instance, one female respondent during the in-depth interviews noted that, *“I pay for the electricity and the water bills as well as the school fees of my children I am able to do all these things through the salon that I operate”*.

The statement by the respondent shows that females in the community do not only perform household chores but also contribute to the up keep of their families by paying for bills. Consequently, this affects their profit margins thus negatively affecting the physical growth of their enterprises.

6.1.3 Growth in home-based enterprises

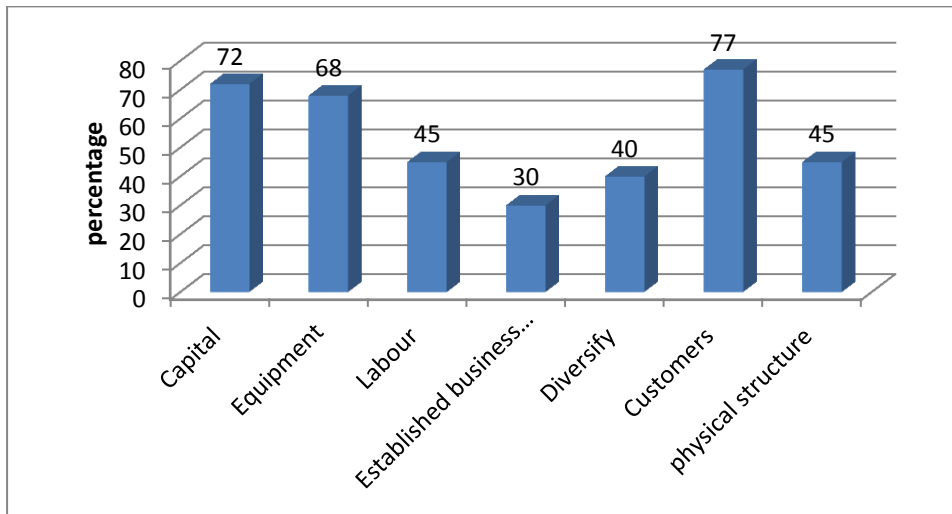
Growth in the enterprises was used in the research to imply some positive changes that have happened to the enterprises over the last two years. Out of the 200 respondents, all of them noted there have been some improvements in their enterprises. From Figure 6.2, 72% of the respondents indicated that there have been improvements in the capital used in operating the enterprises. Furthermore, 68% and 45% of the respondents stated that, they have had improvements in their enterprises in terms of equipment and labour respectively.

Again, 30% of the respondents indicated that they have received improvements in their enterprises by establishing the same business elsewhere within the study area. In addition, 40% of the respondents noted that, they have had improvement in their enterprises by adding new economic activity to their already existing ones. Moreover, 77% and 45% of the respondents indicated that they have had improvements in their customers and the physical structure used in the operating the enterprises respectively.

As expressed by one of the respondents:

“I think I have seen some improvement in my business. Two years ago when I started the business I can say I at least I do have about 4 people coming to do their hair but now I have about 10 people on the average coming to do their hair dily”. (36-year-old female household head).

Figure 6.2: Improvement in home-based enterprises



Source: Field survey, 2014

From the FGDs, the researcher identified some gender difference with regards to the improvement in the enterprises. From the female elders FGD more than half of the participants noted that, if they are able to add another economic activity to their already existing one, it means improvement in the enterprise while majority of the male elders also indicated that an improvement in the enterprises means that when they are able to buy new equipment for operating the enterprises and they are also able to perform their traditional duties as ‘men’ in the house.

6.2 Social benefits of home-based enterprises

Socially, home-based enterprises are noted to have many benefits. This section of the chapter looks at some of the social benefits that the operators enjoy as a result of their enterprises.

6.2.1 Ability to undertake household chores

From Table 6.4, majority of the respondents (52%) admitted that they are able to perform their household chores while operating their enterprises. On the other hand, 48% of the operators also indicated that, they are not able to perform their household chores while operating their enterprises.

Table 6.4: Ability to perform household chores

Perform household chores	Frequency	Percent
Yes	104	52
No	96	48
Total	200	100

Source: Field survey, 2014

The ability of the operators to perform their household chores is as a result of the flexible nature of the enterprises. For example, majority of the respondents during the female elders FGD agreed that, they are able to wash, cook and take care of their children while still operating their enterprises. This is because mostly they attend to customers who appear in their shops irregularly.

Table 6.5 indicates that, out of the total of 104 respondents who noted that they are able to perform their household chores, 12% were males while 88% were females. On the other hand, of the 96 respondents who admitted that they are not able to perform their household chores while operating their enterprises 60% were males while 40% were females.

Table 6.5: Percentage distribution of ability to perform household chores by gender

Perform household chores	Gender			Number
	Male	Female	Total%	
Yes	12	88	100	104
No	60	40	100	96
Total	35	65	100	200

Source: Field survey, 2014

Table 6.5 shows that, females dominated the ability to perform household chores while operating home-based enterprises because of their ability to combine household chores and economic activities. In addition, the flexible nature and the location of their enterprises also help them to perform their household chores while at the same time undertaking their economic activities. As expressed by one of the respondents:

“Formally I use to sell second hand clothes at the Kantamanton market so when I got married I was still selling the second hand clothes but when I became pregnant and gave birth I decided to sell provisions in front of our house in order to make some profits and to perform my traditional role as a woman”. (29-year-old married woman)

Males on the other hand dominated the inability to perform household chores while operating home-based enterprises partly due to the fact that, they work away from the house and they usually undertake enterprises that demand much attention. As confirmed by one of respondents:

“As you can see I am carpenter and I operate outside the house, so I cannot either wash or cook because I have to concrete on the work am doing otherwise I will make mistakes or hurt myself”. (29-year-old male household head)

6.2.2. Social organisation

The term social organisation is used in the research to imply groups, organisations as well as bodies that are formed in the community or outside the community for welfare purposes. From Table 6.6, 64% representing the majority of the operators admitted that, they benefit from social organisation while 36% of the respondents also indicated that, they do not benefit from social organisation.

Table 6.6: Social benefits of organisation

Social organisation	Frequency	Percent
Yes	128	64
No	72	36
Total	200	100

Source: Field survey, 2014

From the FGD with the youth, majority of the respondents noted that, social organisations include youth groups, religious groups as well as occupational groups. For instance, one the respondents noted *“that i belong to Hair Dressers and Dress Makers Associations”*. This confirms Lawanson and Olanrewaju (2012) finding that, some operators of home-based enterprises belong to social groups such as religious groups, cooperative societies and others. The respondents noted that they benefit from social organisations by learning new skills through skills enhancement training programs that are organised by their various groups. Others also noted that, they are able to get interest free loans from such organisations which help them in the operation of their enterprises. As noted by some of the respondents as follows:

“I belong to the Dark and Lovely Hair Dressers Association. I have gain a lot from this occupational organisation. Through the meeting we attend, we are

taught how to apply Dark and Lovely products to the hair of our customers and also the latest hair style in town. They sometimes give us their product on credit for about 1 month and we sell and pay them their monies later”. (37-year-old hair dresser)

“I belong to the Young and Wise fan club. I was given an interest free loan to enable me buy some tools and materials for my electronic shop when I lost my shop through a fire outbreak”. (28-year-old man)

A gender analysis from Table 6.7 shows that, out of the 128 respondents who benefits from social organisations, 49% were males while 51% were females and out of the 72 respondents who noted they do not benefit from social organisations 10% were males while 90% were females.

Table 6.7: Percentage distribution of social organization benefits by gender

Social organisation	Gender			Number
	Male	Female	Total%	
Yes	49	51	100	128
No	10	90	100	72
Total	35	65	100	200

Source: Field survey, 2014

Table 6.7, shows that females were the majority who benefits from social organisations. This is probably due to the fact that females are the most vulnerable people in the society thus forming associations in order to depend on during either economic or social crises. For instance, one female respondent noted that:

“You do not know what will happen to you in the future. It might be that you will lose your business and there will be nobody to help you. That is why I

joined the Galaxy Social Club so that in my crises when I call on them they will help me”. (23-year-old female)

6.2.3 Social networking

Social networking was used in the research to imply social bonds such as interpersonal relations and friendships that are develop with individuals in community due to the enterprises. From Table 6.8, majority of the respondents (67%) admitted that, they benefit from social networking in the community while 33% of the respondents noted that they do not benefit from social networking.

Table 6.8: Social networking benefits

Social networking	Frequency	Percent
Yes	133	67
No	67	33
Total	200	100

Source: Field survey, 2014

From the FGD with the female elders, majority of the respondents indicated that through the networks, they are able to get people to control their enterprises for them in their absences. In addition, the networks provide them with ready markets thus helping them to sell their products faster. They also indicated that, the networks that they form are mostly between their friends and community members who visit their shops. As expressed by one of the respondents:

“I have friends who sometimes take care of my enterprises for me in my absence and I depend on them as a ready market to sell my kenkey”. (31-year-old female household head)

Table 6.9 indicates that out of the 113 respondents, who benefits from social networking, 47% were males while 53% were females. Also of the 67 respondents who do not benefit from social networking 12% were males and 88% were females.

Table 6.9: Percentage distribution of social networking by gender

Social networking	Gender			
	Male	Female	Total%	Number
Yes	47	53	100	133
No	12	88	100	67
Total	35	65	100	200

Source: Field survey, 2014

From Table 6.9, females were the majority who benefits from the use of social networking in operating the enterprises this is probably due to the fact that females depend on social networking as a marketing strategy. As indicated by one of the respondents:

“There are many people selling the same items in the community. So if you have poor human relation and do not socialise with the people around you, your business will collapse”. (45-year-old female household head)

The statement by the respondents indicates that operators of home-based enterprises depending on social networking as an important means of operating their enterprises.

6.3 Political benefits of home-based enterprises

The term political benefit was used in the research to mean the ability of the operators to determine the prices of their economic activities and also control their enterprises.

It also means the ability of the operators to take important decisions at the household and community level.

6.3.1 Control over enterprises

Home-based enterprises present to the operators the ability to make decisions with regards to the enterprises. From Table 6.10, majority of the respondents (85%) said that, they control their enterprises while 15% also indicated otherwise. The control over the enterprises implies that they have the ability to take important decisions with regards to enterprises.

Table 6.10: Control over HBEs

Control over HBEs	Frequency	Percent
Yes	169	85
No	31	15
Total	200	100

Source: Field survey, 2014)

From the youth FGD, majority of the respondents indicated that, they are able to take decisions such as when to close and open their enterprises for operations. Also, they determine the amount to charge for their products.

Table 6.11 shows that, out of the 169 respondents who noted that they control their enterprises 34% were males and 66% were females while of the 31 respondents who indicated that they do not control the enterprises 39% were males and 61% were females.

Table 6.11: Percentage distribution of control of HBEs by gender

Control over HBEs	Gender			Number
	Male	Female	Total%	
Yes	34	66	100	169
No	39	61	100	31
Total	35	65	100	200

Source: Field survey, 2014

From Table 6.11, females were the majority who controlled their home-based enterprises. This is because from the fieldwork females own most of the enterprises in the community.

6.3.2 Participation in decision making process

Through home-based enterprises, some operators are able to make decisions at the household, family and societal meetings. From Table 6.12, 80% of the respondents were able to make decisions at the household level and their views were respected while 20% admitted differently. In addition, 72% and 57% of the respondents admitted that they are able to make decisions at family and society meetings respectively. On the other hand, 28% and 43% of the respondents indicated that they are not able to make decisions at their family and the societal meetings respectively.

Table 6.12: Participation in decisions making

Decision making	Percent	
	Yes	No
Household decision making	80	20
Family decision making	72	28
Societal decision making	57	43

Source: Field survey, 2014

From the in-depth interviews with the operators, majority of the respondents noted that, they are able to make decisions such as sharing of household responsibilities. At of the family and at the societal level they contribute to financial resources.

6.4 Challenges of home-based enterprises

Home-based enterprises generally are faced with a lot of challenges that limit their growth (Yankson, 2000a). The challenges of the enterprises vary from one another and it depends on the nature and the size of the enterprises as well as the location of the enterprises. This section of the chapter discusses some of the challenges that limit the growth of the enterprises in the study area.

6.4.1 Challenge of competition

Table 6.13 shows that, majority of the respondents (78%) admitted that competition limit the growth of the enterprises. This finding correlates with Gough et al, (2003) assertion that competition is one of challenges that the operators of home-based enterprises encounter. On the other, 22% of the respondents indicated that, competition is not a challenge to them.

Table 6.13: Challenge of competition

Competition	Frequency	Percent
Yes	156	78
No	44	22
Total	200	100

Source: Field survey, 2014

From the in-depth interviews with the operators, more than half of them noted that competition is cause by the lack of diversification of economic activities. They indicated that, competition is a challenge to them because it reduces the total number

of customers per an operator thus affecting their profit margins. From the FGD with the youth, more than half of the participants agreed that some of the operators have been pushed out of business while others have changed their enterprises because of competition. As lamented by a respondent:

“I can say that I was the third person to the start sale of noodles in commercial quantities in the community. But now everywhere you go you, you will find people selling it so I lost most of my customers and as you can see I have to provide for my 3 children so I stop selling the noodles and now I am selling rice and stew which is a little better than the noodles in terms of my customers that I serve”. (29-year-old female household head)

From the fieldwork, competition in the study area can be describe as ‘intra and inter’. With ‘intra’ competition, it exist between enterprises of the same kind in the community while ‘inter’ is between enterprises in the community and formal institutions operating the same enterprises either within or outside the community. This finding is in line with Gough et al (2003) assertion that, competitions in home-based enterprises is not always against the informal sector but also against the formal sector.

A gender analysis from Table 6.14 indicates that, of the 156 respondents who indicated that competition is a challenge to their enterprises, 37% were males while 63% were females. Out of the 44 respondents who noted that competition is not a challenge to their enterprises 30% were males while 70% were females.

Table 6.14: Percentage distribution of competition among operators by gender

Competition	Gender			
	Males	Females	Total%	Number
Yes	37	63	100	156
No	30	70	100	44
Total	35	65	100	200

Source: Field survey, 2014

From Table 6.14, females were the majority who indicated that competition is a challenge to their enterprises because they mostly operate similar enterprises within a given location because they work from their various houses which are closer to each other.

6.4.2 Fear of possible eviction

From Table 6.15, 70% representing majority of the operators indicated that, the fear of possible eviction of their physical structures used in operating their economic activities by their landlords, family heads or AMA limit the growth of their enterprises. This finding is in line with Yankson (2000b) statement that, in Accra the fear of possible eviction of home-based enterprises by the authorities and landlords limits the growth of home-based enterprises. On the other hand, 30% of the respondents also disclosed that, the fear of possible eviction is not a challenge to their enterprises.

Table 6.15: Fear of possible eviction of HBEs

Fear of possible eviction	Frequency	Percent
Yes	140	70
No	60	30
Total	200	100

Source: Field survey (2014)

From the in-depth interviews with the operators, majority indicated that, the fear of possible eviction of their physical structures is caused by the location of their enterprises. They noted that, the fear of eviction affect their abilities to expand their physical structures thus buying less stocks to fill their shops. They also lamented that it negatively affects their abilities to fully invest into the enterprises thus affecting the profit margins and the growth of the enterprises. As expressed by some of the respondents as follows:

“Last year, the AMA officers asked me to vacate my current location, because the shop is on the street attached to the house. Because of this warning I cannot expand the kiosk to contain my increasing customers because I fear that may be the day that I will expand the kiosk will be the day it will be demolished by the AMA which will mean a great lost to me”. (26-year-old hairdresser)

“I wish I can convert my kiosk to a metal container to keep more of the foodstuff that I sell. But I fear that my landlord will sack me any moment from now because I do not have any formal arrangement with him. As a result, I limit the number of foodstuff that that I sell and this usually cause me to have less profit”. (45-year-old married women)

According to Table 6.16, of the 140 respondents who noted that, the fear of possible eviction of their physical structures is a challenge to their enterprises 32% were males while 68% were females. Out of the 60 respondents who noted that fear of eviction of their physical structure is not a challenge to their enterprises 42% were males while 58% were females.

Table 6.16: Percentage distribution of fear of possible eviction by gender

Fear of possible eviction	Gender			Number
	Male	Female	Total%	
Yes	32	68	100	140
No	42	58	100	60
Total	35	65	100	200

Source: Field survey, 2014

The results show that, females were the majority who indicated that the fear of possible eviction of their physical structures is a challenge to their enterprises. This is due to the fact that females were the majority who had their enterprises located on the streets or on the alley attached to the houses for advertising purposes. Due to the locations of their enterprises they are likely to be evicted by the sub metro because their economic activities are considered as risky to their household and the built environment (Sub-metro director, 2014).

6.4.3 Limited access to formal loans

The operators of the enterprises are noted for having limited access to formal loans for the purpose of their enterprises (Correya, 2000). From Table 6.17, majority of the respondents (75%) indicated that they do not have access to formal loans. On the other hand, 25% of the respondents indicated that access to formal loans is not a challenge to their enterprises.

Table 6.17: Access to formal loans

Access to initial loan	Frequency	Percent
Yes	150	75
No	50	25
Total	200	100

Source: Field survey, 2014

Table 6.18 shows that, majority of the respondents have limited access to formal loans for the purpose of their enterprises. This is due to the fact that, most of them have not registered their enterprises. In addition, the small sizes of their enterprises and the lack of collateral securities prevent them from accessing formal loans. As lamented by a respondent:

“I went to the bank for a loan and they told me that since I do not have a bank account with them they cannot give me the loan unless I bring something as a collateral security before they can give me the loan. As you can see where am I going to get a property from, for a collateral security so I started my enterprises with my own small capital so my profit margin is small, my profit margin could have been big they had given me the loan”. (37-year-old female household head)

From Table 6.18, out of the 150 respondents who noted that, access to formal loans was a challenge to their enterprises, 39% were males while 61% were females. Also, of the 50 respondents who noted that access to formal loans is not a challenge to their enterprises 24% were males while 76% were females.

Table 6.18: Percentage distribution of access to formal loan by gender

Access to formal loan	Gender			Number
	Male	Female	Total%	
Yes	39	61	100	150
No	24	76	100	50
Total	35	65	100	200

Source: Field survey, 2014

From the results, females were the majorities who have limited access to formal loans for the purpose of their enterprises. From the female elders FGD, some of the respondents noted that, they have no information about the procedures for acquiring loans from formal institutions. As indicated by a respondent:

“I have no idea about how to access a formal loan due to my little level of education”. (57-year-old female)

6.4.4 Challenge of space

According to Table 6.19, majority of the respondents (69%) lack access to enough space to operate their enterprises while 31% noted that lack of space is not a challenge to their enterprises.

Table 6.19: Challenge of space

Lack of space	Frequency	Percent
Yes	137	69
No	63	31
Total	200	100

Source: Field survey, 2014

From the in-depth interviews with the operators, more than half of the respondents noted that, the limited spaces for their enterprises is due to the increasing demand for spaces for housing development as a result of increasing population. They noted that, the limited spaces, causes them to reduce the quantity of stocks that they buy into the shops hence reducing the profit margins. In addition, the limited space affects the storage of tools and equipments used for the operation of the enterprises. Also, the limited spaces affect the total customers that they serve daily because some of the customers have to stand either on the sun or on the road thus exposing them to the direct heat of the sun and these conditions make them feel uncomfortable. As expressed by one of the respondent:

“The place that I operate my enterprise from is small so because of that I have to push some of my customers to the following day because my kiosk can only container myself and 3 more people and sometimes when they go do not come back again. This means that they have access the same services at a different place and they only come back when they want to do another hair dressing”.
(43-year-old female head hairdresser)

A gender analysis from Table 6.20 shows that, out of the 137 respondents who noted that lack of space is a challenge to their enterprises 30% were males and 70% were females while of the 63 respondents who noted that space is not challenge to their enterprises 46% were males and 54% were females.

Table 6.20: Percentage distribution of lack of space by gender

Lack of space	Gender			Number
	Males	Females	Total%	
Yes	30	70	100	137
No	46	54	100	63
Total	35	65	100	200

Source: Field survey, 2014

Females were the majority who noted that lack of space is challenge to their enterprises because they do not have access to and control over land in the study area due to the traditional notion that the men are the head of the families thus controlling all the resources in the community.

6.4.5 Challenge of labour

According to Table 6.21, majority of the respondents (74%) disclosed that limited labour is a challenge to the enterprises while 26% of the respondents asserted that limited labour is not a challenge to their enterprises.

Table 6.21: Challenge of labour

Lack of labour	Frequency	Percent
Yes	147	74
No	53	26
Total	200	100

Source: Field survey, 2014

During the FGD with the female elders, it was asserted that people's desire especially the youth to work in the formal sector married with the inability of the operators to paid workers have contributed to limited labour in the operation of home-based enterprises. It was also noted by majority of the respondents that the limited labour

increase the working days and hours which causes them to develop mental and physical stress. They also stated that, the operation of the enterprises halt when they are ill or going to buy stock thus losing customers who meet their absences which leads to low profit margins. They also indicated that, in some cases demand for products becomes more than the work force thus causing them to lose some customers which limits the growth of the enterprises. This usually happens to the service and manufacturing enterprises in the study area and they lamented that, such situations affect the ability of the enterprise to grow. As expressed by a respondent:

“Sometimes I have to work in the evening but because I do not have someone to sell for me in the evening I am forced to close the enterprise at 5.00 pm which I think affect my profit margin”. (50-years-old female household head)

Table 6.21 indicates that, out of the 147 respondents who noted that labour is a challenge to their enterprises, 39% were males while 61% were females. Of the 53 respondents who noted that labour is not a challenge to their enterprises 25% were males while 75% were females.

Table 6.21 Percentage distribution of labour challenge by gender

Limited labour	Gender			
	Males	Females	Total%	Number
Yes	39	61	100	147
No	25	75	100	53
Total	35	65	100	200

Source: Field survey, 2014

It can be observed that, females were the majority who indicated that limited labour is a challenge to the growth of their enterprises. This is due to the fact that they usually

gain low profits from the enterprises that they operate thus falling on their personal account as a source of labour.

6.4.6 Economic hardship

As illustrated by Table 6.22, 68% of the operators noted that the recent economic hardship is a challenge to their enterprise while 32% of the respondents stated that, the recent economic hardship is not a challenge to their enterprises.

Table 6.22: Challenge of economic hardship

Economic hardship	Frequency	Percent
Yes	136	68
No	64	32
Total	200	100

Source: Field survey (2014)

From the youth FGD majority of the respondents agreed that, the recent economic hardship is a result of increase in prices of items. The respondents noted that, as a result of higher prices of items that they sell, customers are not able to buy more as compared to some years ago and this has translated to lower profit margins. The respondents also lamented that, in order not for some of the products to go waste as a result low patronage they reduce the price of the items which affect their profit margins and their capital. They also stated that, the economic hardships have caused many enterprises to fold up due to the fact that most of the enterprises are incurring losses.

As noted by a respondent:

“Of later my sales have come down as compared to some few years back. This is all because of the recent increase in the prices of goods at the market and

because of this when you open the shop you end up selling one or two items for the whole day". (45-year-old female household head provision shop operator)

A gender analysis from Table 6.23 shows that, of the 136 respondents who noted that the recent economic hardship is a challenge to their enterprises 40% were males while 60% were females. Out of the 64 respondents who indicated that the recent economic hardship is not a challenge to their enterprises 25% were males and 75% were females.

Table 6.23: Percentage distribution of economic hardship by gender

Economic hardship	Gender			Number
	Male	Female	Total%	
Yes	40	60	100	136
No	25	75	100	64
Total	35	65	100	200

Source: Field survey, 2014

From Table 6.23, it can be observed that, females were the majority who noted that, the recent economic hardship is a challenge to their enterprises because they have other household members depending on them for their up keep.

6.5 Summary

Under economic benefits, the chapter discussed the sources of income for the operators, the contribution of the enterprises to household budgets as well as the improvements in the enterprises. It further examined the ability to undertake household chores while operating the enterprises and joining of organisations and networking as social benefits associated with the enterprises. It also discussed control

and ability to make household decisions as political benefits of the enterprises. Competitions, fear of possible eviction, lack of formal loans and spaces as well as limited labour and economic hardships were discussed as challenges of the enterprises. The next chapter discusses the summary, conclusions and the recommendations of the study.

CHAPTER SEVEN

SUMMARY, CONCLUSION AND RECOMMENDATIONS

7.0 Introduction

This chapter presents the summary, conclusions and recommendations of the study. The summary and conclusions sections sum up the major findings of the research while the recommendation section provides suggestions for policy consideration.

7.1 Summary

7.1.1 Historical context of changes in home-based enterprises

7.1.1.1 Pre colonial and colonial era

Using both qualitative and quantitative data, the study examined the nature and changing trends of home-based enterprises in Ga Mashie as well as their contributory factors from the pre-colonial era to present. Before the coming of the Europeans, the major economic activities of the people of Ga Mashie were sustainable agriculture involving cultivation of crops and rearing of animals. In addition, there were reports of petty trading, service enterprises and the manufacturing of clothes, beads and cooking pots. The economic activities were carried out from the courtyard of the houses and were dominated by the female population.

The arrival of the Europeans in 1482 brought about major changes in home-based enterprises in the community. During the period, the residents engaged in new artisanal skills and enterprises such as carpentry, masonry and shoe making through the assistance of the Basel Missionary. There was a slight shift from the sale of traditional goods to the sale of European goods and services. Furthermore, the

community was linked to different communities such as Nsawam and Dodowa through various newly constructed transport networks provided by the colonial administrations. As a result, the study area experienced the sale of new commercial agricultural products such as cocoa, millet and other cash products. Again, the colonial policies led to a shift from the use of family labour to apprentice and unpaid labour.

7.1.1.2 Post independent era (1958-1980)

During the post independent era changes in governments and the adoption of economic policies such as the growth pole policy and price control mechanisms contributed to changes in the enterprises. These policies led to an increased in economic activities at the household level by increasing the total number of people who engaged in the activities. For instance, during the post independent era, there was an increase in the number of people who engaged in food vending due to the government policy of price control mechanism. Other changes associated with the post-independent era were the location and the means of operating the enterprises. For example, most of the economic activities were located at the road side and were operated from tables and kiosks.

7.1.1.3 Structural adjustment era (1980-1999) and MDGs era (2000-2015)

Changes in home-based enterprises during the SAP era were caused by free market policies, removal of subsidies on social amenities, privatisation of state institutions as well as cuts in employment in the public sector. The changes manifested in the emergence of new economic activities such as the commercialization of public stand pipes. There was a shift from the use of kiosks for petty trading to manufacturing and services enterprises. Again, there was the emergence of family and kinship

organisation of home-based enterprises. During the MDG era, skills related home-based economic activities increased. This was due to the government policy of cutting down unemployment in the country.

7.1.2 Gender dimensions of home-based enterprises

Three types of economic activities were identified namely trading, services and manufacturing. Trading (61%) was the highest home-based economic activity, followed by services (26%) and manufacturing (13%) enterprises respectively. Females dominated the trading enterprises while males dominated services and manufacturing enterprises. The enterprises were grouped into small, medium and large based on the physical spaces that they occupied. From the results majority of the enterprises were considered as small (58%), followed by medium (38%) and large (4%) sizes. Females dominated all the 3 the sizes of the economic activities.

Majority (77%) of the respondents used personal savings as an initial source of capital. Again, 15% of the respondents used loans from friends and relatives while 3% used hire purchase as an initial source of capital. Only 4% and 1% of the respondents used formal loans and other sources as their initial capital. Females were the majority who use personal savings, loans from family and friends as well as inheritance (Others) while males dominated the used of loans from formal institutions and hire purchase.

Sole proprietorship (93%) was the main form of organising the enterprises. Sub contract and family organisation accounted for 5% and 2% of the respondents respectively. Females dominated the sole proprietorship organisation of the enterprises while the same number of males and females used family and sub contract as a means of organising their enterprises.

The main source of labour used in the operation of the enterprises were own account labour and it accounted for 57% of the respondents. The use of apprentice and family labour accounted for 20% and 19% of the respondents respectively. Paid labour represented 2% of the respondents while kinship employment also accounted for 2% of the respondents. A gender analysis indicated that males dominated the use of apprentices and kinship labour while females dominated the use of own account, family and paid labour.

From the research, 58% of the respondents used fewer skills while 22% and 20% used more and moderate skills in operating their enterprises. The results showed that females dominated the use of fewer skills and moderate skills while males dominated the use of more skills in operating the enterprises. Moreover, 54% of the respondents who were the majority have not registered their enterprises with the AMA, GRA or the RGD while 39% and 7% have registered their enterprises with the AMA and the GRA respectively. Nobody has registered the enterprise with the RGD. Females were the majority of the respondents who have not registered their enterprises.

The study showed that, 17% of the enterprises were located within the courtyard of the house while 31% representing the majority of the enterprises were located on the street attached to the houses. In addition, 24% and 15% of the enterprises were located on the alley attached to the houses and the frontage of the houses respectively. Also, 5% and 8% of the enterprises were located detached from the house and in the internal courtyard respectively. Females dominated all the categories of locations of the enterprises in the study area.

Majority of the operators representing 37% had their enterprises operated from tables. Again, 34% and 10% of the enterprises were operated from kiosks and metal containers respectively while 17% and 2% of the enterprises were operated from rooms and other sources accordingly. A gender analysis showed that, females dominated the used of kiosk, tables and metal containers in operating the enterprises. Equal numbers of males and females used rooms and other sources in operating the enterprises. Majority of the respondents (63%) indicated that, their enterprises respond to changes in seasons. Females were the majority who had their enterprises responding to changes in the seasons.

7.1.3 Benefits of home-based enterprises

Operators of the enterprises derived their main sources of income from it. They are also able to join bigger platforms through the enterprises that they operate and are able to enhance their skills and get access to informal loans with low interest rates. The operators also enjoy political benefits by making important decisions concerning their enterprises such when to close and open their enterprises.

7.1.4 Challenges of home-based enterprises

The challenges of home-based enterprises in the community are consistent with the findings of earlier studies (see for instance, Gough et al, 2003; Yankson, 2000a; 2000b). It was noted by the respondents that, competition and the fear of possible eviction of their enterprises negatively affect the physical growth of the enterprises. Again, the inability of the operators to access formal loans married with limited spaces for the operators to carry out their economic activities hinders the growth of the enterprises. The recent economic challenges and limited labour also obstruct the growth of the enterprises in the study area.

7.2 Conclusions

In conclusion, the study revealed that, home-based economic activities have undergone changes in the study area. From the research, it was observed that, during the colonial era there was an increase in petty trading and also there was a shift from the sale of traditional goods to European goods like gun and gun powder. In addition changes in the enterprise reflected on the location of the enterprises for instance most of the enterprises were located in open spaces such as under trees closer to the house. The post-independent era saw an increase in the number of food vendors due to the policy of price control mechanism. Also, there were changes in the ownership of the enterprises due to the Alliance Compliance Order which led to the deportation of foreigners from the country as a result many foreigners sold out their home-based enterprises to the natives in the community. During the structural adjustment era, changes in the enterprises were reflected on the advertisement of the enterprises. The operators moved from shouting the names of their goods within the courtyard of their houses to displaying them by the road due to the proliferation of the enterprises. The Millennium Development Goal era saw an increase in skills related enterprises due the policy of youth employment.

Home-based enterprises are mostly operated by females (both migrants and indigenous) within the community. The enterprises contribute to household budgets of the operators. The operators depend on the enterprises as a livelihood strategy in responses to the rapid urbanisation and the lack of formal job opportunities in the community.

In spite of these advantages, the empirical results indicated that, the operators are confronted with challenges that limit the growth of the enterprises. For instance, competition was considered as a major challenge to the enterprises because it reduces the number of customers thus reducing the profit margins of the enterprises. In addition, the operators are not able to expand their physical structures used in operating the enterprises because of fear that their enterprises will be demolished due to their business locations. Access to formal loans was also a challenge to the operators of the enterprises. This is due to the fact that, most of them do not have collateral securities to qualify them formal loans thus using their own little income from their previous work as a form for capital thus affecting their profit margins.

7.3 Recommendations

- Home-based enterprises have being with the people of Ga Mashie since the dawn of history and it has become part of the people in the community (director of GAMADA). Thus policy makers, city authorities and NGOs should design policies to help sustain the enterprises but not reduce the number of operators engaged in it. For instance, youth who undergo skills training should be motivated to learn the skills. In addition, more youth development centers should be set up in the community by governments and NGOs to help train the youth in skills related home-based economic activities.
- It was observed that, majority of the operators do not have access to formal loans for the purpose of their enterprises. It is therefore recommended that, the operators of the enterprises should form cooperative bodies which will serve as a security for accessing formal loans. Also, the research suggested that, banks, NGOs and the sub-metro should collaborate to establish loan

information centers in the community to help provide the operators with information about loans and how to access them.

- Home-based enterprises in the community play important roles in the lives of the operators. However, the enterprises are confronted with limited spaces due to the increase in the demand for housing thus affecting the ability of the operators to expand their physical structures to meet the increasing demand for their economic activities. For the enterprises to attain their full potentials in the community, urban planners and architects should re-design houses in the community by encouraging construction of high rise buildings to incorporate spaces for the operation of home-based economic activities.
- Most of the enterprises are operated from houses attached to the streets. However, the location of the enterprises is considered by the city authorities as a nuisance to the physical environment (Yankson, 2000b). As a result, operators fear possible eviction of their structures used in operating the enterprises thus limiting the growth of the enterprises. The study recommends that, the AMA and policy makers should appreciate the fact that home-based enterprises are part of the urbanisation process which needs to be 'sustained' and in corporate into development plans.
- Competition among the operators was considered as one of the challenges that limit the growth of the enterprises. The researcher recommends diversification of home-based economic activities by NGOs and stakeholders in the community to help reduce competition among the various enterprises.

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APPENDICES**APPENDIX 1****SURVEY QUESTIONNAIRE****HOME-BASED ENTERPRISES IN GA MASHIE**

This research is being carried out as part of an MPhil degree in Geography and Resource Development, University of Ghana, Legon. The information is collected solely for academic research purposes and confidentiality as well as privacy will be strictly observed. Please tick the appropriate answer where applicable. Thank you for participating.

SECTION A: DEMOGRAPHIC PROFILE OF RESPONDENTS

1. Gender a) Male () b) Female ()
2. Age of respondent a) 15-25 () b) 26-35 () c) 36-45 () d) 46-55 () e) 56-65 () f) 66-75 () g) above 76 ()
3. What is your educational level? a) No formal education () b) Primary () c) JHS () d) SHS () e) Tertiary () f) Others specify.....
4. Ethnic origin of respondent a) Ga- Adangbe () b) Akan () c) Ewe () d) Mole-Dagomba () e) Foreigner () f) Others specify.....
5. Marital status of respondent a) Never married () b) Married () c) Divorced () d) Widowed ()
6. Is the respondent a household head ? a) Yes () b) No ()
7. What is the size of your household? a) 1-2 () b) 3 - 4 () c) 5- 6 () d) 7 - 9 () e) > 9 ()
8. Religion of respondent a) Christian () b) Muslim () c) Traditional () d) Others specify.....
9. Where do you live? a) within Ga Mashie () b) outside Ga Mashie ()

SECTION B: NATURE OF HOME-BASED ENTERPRISES

10. What type of home-based enterprise are you operating.....
11. What is the size of your enterprise a) less than 6x6 feet () b) not more than 12x12 feet () d) above 12x12 feet ()
13. How long have been in the operation of the enterprise.....
14. How many hours do you work in a day a) 5-10 () b) 10-15 () c) above 15 ()
15. How many days in a week do you work a) 4 () b) 5 () c) 6 () d) 7 ()
16. How many members in your household help you in your enterprise a) 1-2 () b) 3 - 4 () c) 5- 6 () d) 7 - 9 () e) 9+ () f) others specify
17. What are their ages a) 10-17 () b) 18-29 () c) 30-39 () d) 40-49 () e) 50- 59 () f) 60+ ()
18. What is the major source of initial capital for the enterprises a) personal savings () b) loan from family/relative () c) hire purchase () d) loan form formal institutions () e) others specify.....
19. Are there seasonality in the enterprises a) yes () b) no ()
20. If yes, when.....
21. What is the major reason why you are engaged in the enterprise a) because of less skills are used () b) because less capital is needed () c) to provide the needs of the community members () d) because there are no jobs () e) other specify.....
22. What is the organizational type of the enterprise a) sole ownership () b) sub contract () c) own account () d) family () e) others specify.....

23. What is the source of labour for the enterprise a) apprentice () b) family labour c) paid labour () d) own account () e) kinship employment () f) others specify
24. Where is the enterprise located a) within the courtyard () b) on the street attached to a house () c) on the alley attach to the house () d) attach to the frontage of the house () e) detach from the house () f) internal courtyard ()
25. What means do you use to operate the enterprise a) in a kiosks () b) on a table top () c) in a mental container () d) in a room () e) others specify
26. The premises that you occupy is a) rented () b) family own () c) personal own () d) others specify.....
27. How much do you pay for using your current place in case you rent the place
28. Have you registered with other government institutions a) AMA () b) Ghana Revenue Authority () c) Register Generals Department d) None () e) others.....
29. In case you have not registered with any of the above institutions why?
30. What types of skills are required in your enterprise a) fewer skills () b) more skills () c) moderate skills () d) others specify.....
31. Which source did you get your skills from a) family/relative () b) friends () c) neighbours () d) formal institutions () e) others specify.....
32. Why did you choose to operate in your current location a) that is the available space that i have () b) because the rent rate is cheaper () c) because it is closer to my house () d) because of customers () e) for health reasons () f) others specify.....

SECTION C: BENEFITS OF THE ENTERPRISES**Part A: Economic benefits**

33. What is the major source of income for the household a) from the enterprise ()
 b) from family and friends c) from good will () d) from the other partner () e)
 others specify

34. Does the enterprise contribute to the household income a) yes () b) no ()

35. How much do you earn in a month averagely

a) < Gh¢ 200 () b) Gh¢ 200-500 () c) Gh¢ 500-1000 () d) Gh¢ 1000-1500 ()

e) > Gh¢ 1500 ()

36. Does the enterprises help in the monthly income of the household a) yes () b)
 no ()

37. In what respect does the enterprise contribute to improving the household , please
 list them.....

38. What is the estimated monthly family expenditure on:

Items	Amount in cedis
Food	
Water	
Electricity	
Clothing	
House/enterprise rent	
Others specify	

39. Has the enterprise improve of the years a) yes () b) no ()

40. If yes, what are some of the improvements that have happened to the enterprise
 (multiple tick)

Improvements	Please tick
Capital	
Equipments	
Labour	
Physical structure	
Set up the business somewhere else	
Diversify the income for different enterprises	
Customers	
Others specify	

Part B: Social benefits

41. Do you belong to any social group in the community a) yes () b) no ()

41a. Please what is the name of the organization.....

42. If yes what is their contributions towards your enterprise

.....

42a.If no, do you know of any social groups that help their members in their enterprises

a) Yes () b) no ()

43. If yes how.....

44. Are you able to rely on friends/family members as a source of labour a) yes ()

b) no ()

45. If yes how.....

46. Are you able to perform your household chores while operating your enterprise

a) yes () b) no ()

47. If yes how

48. Do you rely on social networking as a way of advertising? a) yes () b) no ()

49. Do you depend on your family and friends as a source of market a) yes () b) no ()

Part C: Political benefits

50. Are you able to make important decisions at the household levels a) yes () b) no ()

51. Mention some.....

52. Are you able to contribute to decision making during the family meetings

a) yes () b) no ()

53. Mention some.....

54. Do you make contributions during social meetings in the community a) yes ()

b) no ()

55. Mention some.....

56. Are you able to make decisions with regards to the enterprise a) yes () b) no ()

57. Mention some.....

58. Are you able to control the enterprises a) yes () b) no ()

59. Mention some.....

SECTION C: CHALLENGES OF HOME-BASED ENTERPRISES

60. Are there any negative effect of the enterprise on your health a) yes () b) no ()
61. If yes, mention some of the health impacts.....
62. Are there any negative impact of the enterprises on the environment a) yes ()
b) no ()
63. If yes how.....
64. Is competition a challenge for the enterprises a) yes () b) no ()
65. If yes how.....
66. Is possible eviction a challenge to the enterprises a) yes () b) no ()
67. If yes how.....
68. Is access to loan a challenge to the enterprises a) yes () b) no ()
69. Is yes how.....
70. Is lack of space a challenge to the enterprise a) yes () b) no ()
71. If yes how.....
72. Is access to capital a challenge in the enterprise a) yes () b) no ()
73. If yes how.....
74. Is labour a challenge in the enterprise a) yes () b) no ()
75. Is yes how.....
76. Does the enterprise face any social challenge a) yes () b) no ()
77. If yes mention some.....
78. Do you face any economic challenges in the enterprise a) yes () b) no ()
79. If yes mention some.....

80. Do you have access to services for your enterprise like: (for the access, respondents are expected to choose yes or no and with the frequency they are allow to select good, indifferent and bad and their impacts on the enterprises)

Service	Access	Frequency	Impact on the enterprise
water			
electricity			
Dust bin			
Drainage systems			
Toilets			
Others specify			

81. Do you have any other thing to say

.....

.....

.....

APPENDIX 2

INTERVIEW GUIDE FOR ELDERS IN THE COMMUNITY

Age of respondent

Gender of respondent

Educational background

A brief economic history of the community

Q1 The changing trends of the enterprises after independence (1950s -1960s)

- What kind of enterprises were people operating in the community
- Factors that caused changes in the enterprises
- Characteristics of the enterprises
- Hours spent in operation of the enterprises
- Working days of the operators
- Conditions of the enterprises
- Any gender differences in the enterprises
- Where were the enterprises located
- What were some of the challenges of the enterprises
- What were some of the benefits of the enterprises

Q2 Home-based enterprises in the community (1970s -1980s)

- What are some of the changes that took place in the enterprises
- Factors that led to changes in the enterprises
- The characteristics of the enterprises
- Conditions of the enterprises
- Any gender differences in the enterprises
- Where were the enterprises located

- Hours and days associated with the enterprises
- What were some of the challenges of the enterprises
- What were some of the benefits of the enterprises

Q3 Home-based enterprises in the community (1990-to present)

- Current trends of the enterprises
- Factors that have caused the current trends
- Characteristics of the enterprises
- Gender differences
- Conditions of the enterprise
- What were some of the challenges of the enterprises
- What were some of the benefits of the enterprises

APPENDIX 3

INTERVIEW GUIDE FOR OPERATORS OF HOME-BASED ENTERPRISES

Age of respondent

Gender of respondent

Educational background

Have there been any changes in home-based enterprises in the community

What are some of the characteristics that are associated with the enterprises in the community

What factors have contributed to these changes

What are some of the gender (male and female) aspects in the enterprise?

What are some of the benefits (economic, social, political, etc) of the enterprises?

What are some of the challenges (physical, social, economic, etc) that the enterprises face in the area?

APPENDIX 4**FOCUS GROUP DISCUSSION GUIDE FOR OPERATORS OF HOME-BASED ENTERPRISES**

1. Names
2. Ages of respondents
3. Gender of respondents
4. Educational background
5. A brief history of home-based enterprises in the area
6. The changing trend of home-based enterprises
7. Current characteristics home-based enterprises
8. The gender aspect of home-based enterprises
9. What are the general benefits of home-based enterprises?
11. What are some of the challenges that operators face