

Behavioural-Orientation and Continuity of Informality in Ghana

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Abstract—The expanding informal sector in developing countries and in Ghana in particular from the 1980s has now been aggravated by the growing population and downsizing in both the public and private sectors, with displaced workers finding alternative livelihoods in the informal sector. Youth and graduate unemployment also swell the numbers and further promote the continuity of the sector. Formal workers and institutions facilitate the growth and complicate demarcations between informality within the formal and informal sectors. In spite of its growth and increasing importance, the informal economy does not feature in policy debates and has often been neglected by the Ghana government. The phenomenon has evolved with modernity into myriad unimaginable forms. Indeed, actors within the sector often clash with the interventions provided by policy makers - because neither the operatives nor the activities they perform can be clearly defined. This study uses in-depth interviews to explore the behavioural nature of the informal workers in Ghana to understand how the operatives describe and perceive the sector, and to identify the factors that influence their drive to stay within the sector. This paper concludes that the operatives clearly distinguish between the formal and informal sectors and identify the characteristics and conditions that constitute the informal sector. Other workers are trapped between formality and informality. The findings also enumerate the push and pull factors contributing to the growth of the sector.

Keywords—Informal work, informal sector, operatives, Sub-Saharan Africa, unemployment.

I. INTRODUCTION

THE growing population in developing countries and its associated unemployment, urbanisation and reduced public support services push people to devise survival strategies [41] in the informal sector. The displaced workers look for employment in the informal sector and others form new informal businesses wherever they found the opportunity to. In Africa, the structural adjustment programmes which were implemented in the 1970s and 1980s brought about substantial retrenchments. As a result, those who lost their jobs in formal employment tried to find unconventional income-generating activities in the informal economy.

During this period, employment in the informal sector expanded significantly [47], [68], [72] and officials are therefore unable to measure the true size of the informal economy [17]. As a result, researchers and commentators only predict the contribution of the informal sector to the national output because of unreliable data; but there is no doubt that the informal economy links with the formal economy in the overall economic growth of countries [72].

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When over 300 state enterprises in Ghana were privatized between 1987 and 2000, the tally on unemployment and under-employment increased. The redundancies contributed to reduced employment in the formal economy [2], about 70,000 people lost their jobs and those who were redeployed to other sectors of public service lost about 27% to 28% of their previous income [4]. Those who lost their jobs in Ghana had to survive by producing or hawking goods anywhere they found convenient for selling [69]. Categorisation of informal work has been attempted in order to aid meaningful management but Ghana has not come to terms with the size of its informal sector. The incoherent, contradictory policies do not provide adequate incentives to ensure compliance to the standards for operating businesses [7], [34]. This study provides an understanding of the behavioural nature of the informal sector in Ghana in order to unearth the characteristics and conditions that support informality. The following section discusses theoretical frames on the informal sector to explain the behavioural basis of its workers. The next section provides the methodology that was considered for this research, and then the final part discusses the empirical evidence from the field.

II. BACKGROUND DISCUSSION OF THE INFORMAL SECTOR

Research on the informal sector has span a wide scope and mainly focuses on the nature, composition, causes of growth of the sector, entry and ambiguity, other thoughts consider the relationships that exist within and across the formal and informal sectors [42], [64]. References [8], [67] modelled two economic sectors, the formal and informal/primary and secondary respectively but [62], [63] identified four sectors: namely, the primary, secondary, informal and the illegal (as shown in Table I). The identified informal sector is not confined to employment but to activities which are characterised as the way of doing things of a set of people. It is based on reliance on indigenous resources, family ownership of enterprises, labour-intensity and skills acquired outside the formal school system, as well as unregulated and competitive markets. As a result, some informal sector workers do not consider the economic activities they are engaged in as jobs. Researchers who conceptualised the informal sector separate from the primary and secondary sectors explain it to be made up of workers who are unable to have access to both the primary and the secondary sectors. The illegal sector is the criminal but which nevertheless generates income, these involve the production, distribution and consumption of products and services [16], [37]. Income generated from illegally sourced activities such as tobacco,

firearms, drugs and trafficking in human beings and stolen goods is not recorded in the official statistics. The illegal trade activities are outlawed by the statutes of a country but the formal and legal activities are within legal requirements. And, the informal activities are legal trade which do not meet the requirements for engaging in those activities [16], [48]. The categorisations of formal or primary, informal or secondary, legal or illegal are based on the business activities performed in relation to legal regulations. Thus, this study focuses on legal economic activities in the informal sector.

TABLE I
LABOUR MARKET CATEGORIES [16], [62]

Primary Sector	Secondary Sector	Informal Sector	Illegal Sector
High Wage High Security Well Regulated	Low Wage Low Security Poorly Regulated	Self-Employed Casual Labour Unregulated	Criminal Unregulated
Globalisation 			

Other researchers based their theories concerning the informal sector on the classes of workers found in the economic sector. A two sector model of classes in the informal sector describes wage employment (employees) and self-employment and Tables II and III provide the types of activities performed within the sector [13], [24], [48]. In addition to the classes of workers, supplied labour was identified by [69].

Precarious labour in the 1980s altered the employment structure when employers started to look for flexible employment relationships and interrelationships between different sizes of businesses. Workers' co-operatives or services were formed to supply contingent labour for work and as a result, employers began to develop atypical labour contracts without protection for different types of work such as part-time, temporary, fixed term, contracts for women and youth and for unemployed family heads and other patterns of hours of work.

TABLE II
INFORMAL WORK TYPOLOGY [38] IN [47]

	Primary work for company	Extra work for employer
Employees	Work off the books Paid in cash Not taxed	Work extra time Paid in cash Not taxed
	Owens business	Performs sporadic jobs Seasonal work
	Cash exchanges Business is primary income May invest in business	Engages in barter trade Offers low cost products/services Not formalised
Self-Employed		

These peripheral workers are not considered employees of the organisation they work with and they are easily laid off without costs. The atypical labour are employee categories that were developed when employers looked for other forms of employment to provide them with flexibility apart from the functional, multiskilled core employees [5]. Flexibility is a core nature of these workers. Small-scale enterprises were readily identified to provide flexible and decentralised forms of specialisation and solutions to underdevelopment [51]. Based on this flexibility, these peripheral employees are

defined by their hours of work and they are not committed to the organisations they work for because they are mostly engaged in more than one work [27], [32]. These workers are part-time entrepreneurs who invest their savings from one job in another, mostly in the informal sector, managed by themselves whose work is not recorded.

Both the wage and self-employment are found to exist in the formal sector and the informal activities overlap both the informal and the formal sectors [18], [57] in line with the structuralist theory of the informal sector. Wage workers in the informal sector are engaged by formal firms outside labour regulations, small, medium and large formal enterprises hire these workers or sub-contract work to them to expand their profit margins without incurring labour costs.

Theoretical studies explaining the nature and composition of the informal sector focus on the origin, dynamics and persistence of the informal sector in the dualist/marginalist, structuralist and legalist views [72], [73]. In addition, the voluntarists identified that the informal sector exists because of the benefits those within the sector enjoy despite the lack of regulation and organization [61]. The activities performed in the informal sector are either legitimate/legal or illegitimate/illegal [19], [48], prohibited economic activities in production and distribution are illegal [23]. The classifications of informal activities in SSA are outlined in Table III.

Given the plethora of unending descriptions of the informal sector, the ILO incorporated the concepts to present a global perspective [45] and extended the definition to cover informality in both the formal and informal sectors but it could not capture the reality that some categories of workers thrive for years in the informal economy (as shown in Table IV).

The ILO then described the informal sector as consisting of units engaged in the production of goods or services operating on a small scale with little or no division between labour and capital [9]. The ICLS combined the employment and job-based definitions of the informal sector to have a broader definition, employment in the informal sector include main or secondary jobs or persons employed in informal sector enterprises for the production of goods and services for sale or barter.

The ILO then defined the informal sector enterprises as private unincorporated enterprises with unregistered employees below the national minimum requirement producing goods and services for sale or barter [36]. This provides this sector the opportunity to operate outside official regulations. To simplify the concept of the informal sector [60] explain it to mean the sector that exists outside the formal. The concept of an informal economy or sector is still somewhat difficult to define and it brings divergence because it jams disparate situations together and makes insignificant situations significant and significant ones insignificant. And, what constitutes the informal concept keeps changing with time [43].

Defining this phenomenon is difficult because it is continually changing in response to changing opportunities [20]. The specific concept of the informal sector in Africa is discussed in the next section.

TABLE III
 TYPOLOGY OF INFORMAL INCOME OPPORTUNITIES IN SUB-SAHARAN AFRICA

Legitimate/Legal	Illegitimate/Illegal
<i>Services</i>	
<ul style="list-style-type: none"> • Traditional healers/herbalists <ul style="list-style-type: none"> • Spiritualists/diviners • Salvationists and pastors of independent charismatic churches <ul style="list-style-type: none"> • Magicians • Operators of restaurants and bars <ul style="list-style-type: none"> • Hairdressers/barbers • Signwriters and shoeshiners <ul style="list-style-type: none"> • Drivers and porters • Domestic workers <ul style="list-style-type: none"> • Drummers • Shoemakers • Tailors • Those who deal in housing, transport, utilities, commodity speculation, rentier activities <ul style="list-style-type: none"> • Bar attendants • Carriers/ porters • Commission agents and dealers <ul style="list-style-type: none"> • Musicians • Launderers • Shoeshiners • Night-soil removers <ul style="list-style-type: none"> • Photographers • Vehicle repair and other maintenance workers <ul style="list-style-type: none"> • Brokers and middlemen • <i>Retail/trading</i> <ul style="list-style-type: none"> • Shops and kiosk operators • Street vendors/ petty traders <ul style="list-style-type: none"> • Home veranda traders • Market/food traders <ul style="list-style-type: none"> • Bakers • Chemical sellers • Market operatives/ traders • Caterers in food and drink • <i>Trade, craft and manufacturing</i> <ul style="list-style-type: none"> • Tailors and seamstresses • Auto mechanics/repairers/electricians <ul style="list-style-type: none"> • Potters • beer-alcohol brewers 	<ul style="list-style-type: none"> • Hustlers and petty criminals • Receivers of stolen goods <ul style="list-style-type: none"> • Usurers and pawnbrokers • Drug-pushers • Prostitutes and pimps <ul style="list-style-type: none"> • Smugglers • Armed robbery • Money doubling • Smuggling • Black market currency exchange <ul style="list-style-type: none"> • Drugs peddling • Distilling and retailing local gin without permit <ul style="list-style-type: none"> • Illegal chainsaw operation • those who live off bribery (Bribes to police at road blocks) • Bribes to timber task force <ul style="list-style-type: none"> • Teachers having undeclared and untaxed commercial farms • Teachers having part-time private classes • Hiring company equipment to other farmers without permission • political corruption • protection rackets
<i>Agricultural production, animal husbandry and fishing</i>	
<ul style="list-style-type: none"> • Keepers of poultry/goats/sheep/pigs • Producers of grains/vegetables/fruits/etc. <ul style="list-style-type: none"> • Fishermen and fish processors • farmers and market gardeners • <i>Other related workers</i> <ul style="list-style-type: none"> • Artisanal construction workers • Blacksmiths/metal workers <ul style="list-style-type: none"> • Wood processors • Weavers/carvers/embroiderers/ornamental and jewellery craft workers <ul style="list-style-type: none"> • Food processors • Producers of beverages (beer, liquor, palm wine, etc.) 	

Compiled from: [33] in [72], [2], in [19], [56], [70]

III. THE CONTEXT OF INFORMAL WORK IN AFRICA

The informal sector is the vibrant entrepreneurial sector stimulating economic growth and job creation in Africa [65]. In 1990, it created 93% of jobs in the SSA [12] and employs more workers than the formal sector in Uganda and Kenya. Nearly 90% of Ghana's work force is in the informal sector, which is made up of urban and rural income generating economic activities owned and operated by individuals. These

individuals use little capital or labour to produce goods and services [1]. In Ghana, the informal sector is thought to use simple technology [54] and low capital [2] because workers in the informal sector earn low income and they are unable to import, operate and maintain expensive technology.

TABLE IV
 HOLISTIC FRAMEWORK OF THE INFORMAL ECONOMY IN 2009

A	Stay within the ambit of the regulation and comply
B	Stay within the ambit of the regulation but not comply
C	Adjust activity to move out of the ambit of the regulation
D	Outside the ambit of the regulation in the first place, so no need to adjust

Source: [43]

Reference [25], workers in the informal sector in Ghana earn little and have an irregular income which helps a large percentage of the population to escape extreme poverty. The capital requirement in starting a business in the urban informal sector in Ghana is very low; therefore, anyone is able to venture into any business at any time without regulatory restrictions. These businesses are small and the entrepreneurs use new, second-hand or self-crafted equipment which they continually improve with use. They use local raw materials, improvised or low technology because they cannot afford to modernise [55].

There are differences in capital requirements depending on the informal sub-sector. For low income services such as shoeshine, shoe repairs and haircutting, the informal operatives require low initial capital while more lucrative jobs such as furniture manufacturing, restaurants and vehicle repairs require higher initial capital [35]. Limited access to capital, low levels of education and skills and division of labour limit women to tailoring, hair plaiting and preparation of food and snacks in Africa.

The informal sector in SSA is dominated with whole and retail trade and not manufacturing. This makes it easy for the operatives to switch between jobs. It lacks product differentiation because the operatives prefer to diversify into other businesses rather than specialise. The operatives have a variety of jobs within both the informal sector and between the informal and formal sectors. These ventures are pursued simultaneously but often change depending on the season of the year [57]. The urban informal sector supplies essential services within the cities. They are economically efficient, profit-making but labour intensive. The skills they acquire for this work are learnt mostly through apprenticeship outside the formal educational system. These streams of workers comprise both survivalist and dynamic entrepreneurs [50], subsistence and entrepreneurial self-employment.

The informal sector activities in SSA range from menial activities like shoe-shining to major businesses in transport ownership and landlords. As a result, the legal definition for the informal sector is not useful in West Africa because some small businesses in the informal sector are registered and pay some form of tax [57]. The taxes vary from country to country. And many informal businesses in Ghana pay tax; for instance, kiosk or store license fees, membership fees are collected at the Suame magazine and the GPRTU sell tickets

to head porters [53]. One could find enterprises with few workers, little capital, low technology with permanent locations which are licensed, paying tax and abiding by government regulations [70] while another with more workers and high technology evading tax without registration would be operating informally. This is because workers are under-declared, and public as well as private agencies such as labour protection mechanisms, social security systems, banks, training institutions and technological development agencies pass them by.

The informal sector means different things to different analysts because there are limited parallels across countries [50]. As a result, researchers seem to be unable to define the informal phenomenon [20] because it crosses from formal to informal [69]. It is traditional [66] and it relates to the social milieu [28] of people in their non-economic norms. The Centre for Informal Activities and Development (CIAD) describes the informal sector activity in Ghana as how people and families cope with hard times representing a hand to mouth existence [72]. The Sixth Ordinary Session of the Labour and Social Affairs Commission of the African Union found that the statistical definition by the ILO of the informal sector is complicated and it does not clearly provide an agreed methodology for measuring the sector.

The Session therefore decided that individual member countries should define and develop its criteria for measuring its informal sector. Cameroon conducted a survey in 2005 and defined its informal sector as all production units without a tax number and/or which do not keep formal written sets of accounts. A survey on the urban informal sector in Ethiopia defined the sector as activities which are carried out in the home or in a single person enterprise by owner alone, or by owner and a very small number of employees. This definition includes unregistered enterprises with a low level of organisation, productivity and profitability, has limited access to markets, credit facilities, formal training and public services. The sector has very small or no fixed premises, and it is not recognised, supported or regulated by the public authorities and does not comply with social protection regulations, employment legislations or health safety provisions [3].

The definition of the informal sector for this study focuses on the phenomenon in Ghana and conveys a fairly straightforward context. It incorporates the categorisation by Ethiopia and the National Board for Small Scale Industries (NBSSI), Ghana. According to this research, the informal sector refers to the unregulated activities owned and operated by an individual or by an owner or with employees in small premises or in open air.

This study focuses on legal informal economic activities, meaning those economic ventures which are not recorded in the national income accounts of a country. It includes activities that are not registered or regulated and are not criminal activity. These comprise of income generating activities/operatives and their employees, with the self-employed operatives working in the production of goods, commerce, transport and provision of service.

IV. METHODOLOGY

To deduce outcomes, this qualitative research explores the phenomenon of continued informality in Ghana. The researcher purposively sampled and interviewed thirty-three (33) operatives, ten (10) informal workers, thirteen (13) leaders of informal groups and conducted ten (10) focus group discussions of four (4) homogenous and six (6) heterogeneous groups based on proximity of the workers to each other. The FGs were made up of a minimum of 4 and a maximum of 9 participants [15]. The interviews and focus group discussions, which lasted for an average of 45 minutes, were conducted among informal sector operatives and three (3) institutions working within the informal sector.

TABLE V
COMPOSITION OF INFORMAL EMPLOYMENT

Informal Self-Employment	Informal Wage Employment
<ul style="list-style-type: none"> • Employers - owner operators who hire others • Own-account workers - owner operators who do not hire others • Unpaid contributing family workers - family members who work in family businesses without pay • Members of informal producers' co-operatives 	<ul style="list-style-type: none"> • Informal employees - unprotected employees with a known employer • Casual or day labourers - wage workers with no fixed employer • Industrial outworkers/ homeworkers - sub-contracted workers who produce for a piece-rate from small workshops or their homes • Temporary or part-time • Paid domestic workers • Contract workers • Unregistered/undeclared workers

Compiled from: [13], [14]

The sectors considered were in transportation, manufacturing, arts and crafts, services, fishing, construction, trading, and retailing. Access to the participants was given by word of mouth references from the leaders to the workers, others were also contacted directly and they were willing to be interviewed. The researcher was able to observe the participants during the face-to-face interviews and the conversations were audio taped with the participants' permission. The data was collected from the participants at their work posts in order to gather empirical evidence. The text data was transcribed in both English and the local language spoken. The transcripts in the local languages were then translated into English and back translated for the analysis [10], [11]. All the transcripts were coded in English and thematically analysed to generate results and to derive the conclusions discussed in the next part.

V. DISCUSSION OF FINDINGS

This part explores the businesses in which the informal workers are engaged; discusses the workers' understanding, perception of informal work, and their reasons for their interest in the informal sector and for the choice of work within the sector. This information provides a good understanding of informal sector activities and the involvement of the workers.

A. Worker Perceptual Understanding of the Informal Sector

From the results, the workers show a good understanding of

the nature of work in the informal sector and the behaviour of its operatives. They recognize that the sector is dynamic and continue to change in trend, style and taste [11] and identify new business opportunities all the time. As a result, these workers develop products to meet the changing needs of society. The dynamism of informal entrepreneurs enables them to create business opportunities to take advantage of situations [50], [51], [55], [72]. An informal worker in construction explained that the trends, styles, taste with time with the kinds of structures erected keep changing, mud houses are now being built with cement blocks and sand and that they could use bamboo too. This worker is able to experiment with work to develop new designs for customers based on their ability to pay.

As a result, customers enjoy new designs and innovative materials at a cheaper cost. This worker finds it difficult to cope with routine work or be assigned to one schedule regularly and where there is the need to go through bureaucracy to make changes. There is enough room to enjoy creativity in this current work without hindrances. That is why this informant enjoys working in the informal sector and being his own master. The workers describe this kind of informal work as “one man business” and researchers call them self-employed or own-account workers. They own and operate the businesses they have started or are masters of their own trade [2], [13], [16], [29], [38], [40], [45], [48], [52], [63].

The Ministry of Manpower, Youth and Employment further explains that these workers are often poor and the institutions believe that they do not know about business regulations, are marginalised and voiceless [7], [22], [44], [69]. But, the informal workers observe that the government does not provide laws to guide them because there are hardly any regulations for the informal sector. Due to the lack of regulations, informal employers seldom take care of their employees. They do not pay social security for their workers and do not pay their workers well. They are paid below the minimum wage. The “kaya” man (commercial porter) said:

There are no laws guiding us so when they (workers) arrive and they are energetic, they just find a lorry station or a spot and start working and they do not want their money to be taken for any future investments. When many of these workers earn money, they do not want to pay those they work with. The leaders age and the younger workers take over leadership. The leaders repeat the misbehaviour of the older leaders and refuse to pay their workers adequately. We have a lot among us like that.

The non-existence of laws within the informal sector encourages the workers to take up this job to initially survive. Therefore, they work in unsafe conditions and are unable to insure themselves. The majority of the informal workers are migrants from the rural areas to Accra, the capital city, to do what they can and are immediately identified as an income generating activity in the hope of improving their lives [32]. These people immediately settle into the informal sector to do

anything they can to earn a living especially where there are no rules to be followed. A representative from an institution explains that:

But then the whole idea is that because there are no regulations in controlling the kind of business they do, government doesn't have a hold on them, and so we see an informal economy that is not regulated, and it keeps growing, and there is no way of arresting that growth.

Similarly, the informal workers believe that the government is not concerned about them because they are not its workers. The government terminates workers and they leave to become farmers or get into the informal sector [46]. Even while formal workers are in employment, their wives and children sell something. The workers also noticed that unemployment contributes to the growth of the informal sector because their children have completed school but they cannot find work to do [58]. A representative from an institution observed that:

We have people who are buying and selling in big societies. It is a reflection of our consumption in these societies. The whole of Accra is one big Makola. Everybody has a store. You have a house, then you break part of the wall and create a store, next time you break part and create a hairdressing salon. You are consuming and not adding to productivity. The drinking and chop bars are consumption activities. We have no production activity.

The dominance of trade in informal economic activity reflects the bigger Ghanaian economy. The economy is not developing to transform itself for sustained economic growth and development. The rural informal sector deals, on the whole, with small-scale farming and other economic activities like charcoal burning and weaning sand. The urban and peri-urban informal economy is exploding all over Ashiaman, Kasoa, Chorkor, Abgobloshie, Accra and its neighbouring towns and villages. The informal sector workers are running away to find greener pastures but what they find cannot be called a better hope. The informal economy is an indication of real poverty in the country because the migration of people to Accra to seek employment pushes them from the rural areas into conditions in the informal sector to improve their lives. The poor people take the economic power that the government has denied them [34]. An operative observed that workers from the offices do not respect them nor recognise them, the government is not helping the informal workers to earn a decent living. Another informant who noted the impact of the government's lack of association with informal workers or informal businesses said:

The government gives contracts to foreign contractors such as the Chinese and those contractors also bring their workers. By so doing, the government creates unemployment in the formal sectors so people have to make a living in the informal sector. If the government gives the contract to Ghanaians for them to do; then it

can create jobs for locals.

Following this, the government does not know how many the operatives are because the informal sector is so big and the formal sector is soon becoming informal. The Ghana Living Standards Survey (GLSS-6) reported that the informal sector of 86.1% in 2010, has grown to 88% in 2014 [31]. The informal sector is bigger than the formal sector because it grows with modernity and the dwindling of the formal sector is attributed to the fact that a greater percentage of formal workers leave to the informal sector than vice versa [59], [72]. The government's lack of engagement with informal work confirms what an informant observed:

A few government officials tend to see them as illegal businesses but to be honest, these are the people that are pushing the economy of this country. It is largely dominated by women, 57% mostly earning less than 1 dollar a day. They contribute 40% of the GDP and they have contributed about 4.7% of Ghana's direct tax between 2008 and 2011.

The interviewees working in the informal sector confirm their dominance in the employment sector.

The government presents the percentage of informal workers but we believe the actual figures cannot be known. When we go for workshops, they tell us it is 86%. It makes us know that we dominate the country but because the government doesn't pay much attention to us, we have to work in difficult situations.

The informal workers believe they exceed the percentages reported for statistical purposes. The sector is the largest employment sector in Ghana [30] and it contributes to the economy but the workers are left to battle on their own.

An officer working with a non-governmental institution working with informal workers confirmed that the informal sector in Ghana is a very important sector that the country needs to pay attention to and commented that:

The 90% we are saying, we believe it's even more than that. I think the whole economy is informal, but we are just trying to be diplomatic about the whole thing. But when you really look at it, we are all into it.

The formal sector is very soon going to turn into an informal economy. White collar jobs are fading out. Gradually, ICT is taking over and sooner or later there will be no one in the office. When you are out, you will go to the informal sector.

Besides the growth of this sector, the workers know that they work everywhere, on different jobs at different places all the time and they meet both experienced and inexperienced workers. This portrays the diversity of the Ghanaian informal sector [2].

The workers know that even though some of them are not educated, there are some that are educated at different levels

so they are able to learn some trades and this is beneficial to them. One worker confirmed that she has been in the business for a long time and she has been able to make profit to take care of her family.

I have been in this business for the past 50 years before Kwame Nkrumah was removed from office. The market was smaller than this then. This is what I have sold to help my family and later my husband died. I sold tomatoes to take care of my children and to pay for their fees and I have been able to build the house we are living in.

This brings to the fore that some informal workers live and thrive in the informal sector for years. A seller at the Madina market sees trading as female work even though there are now men selling in the market. In Ghana, trading of food crops and textiles is seen traditionally as a female role. Many Ghanaian women have been established as food sellers, petty and large-scale traders and are wealthy with recognisable political influence.

Both genders of unemployed people, rural-urban migrants and school leavers take up female jobs in the informal sector and crowd the women's economic domain [56]. This confusing development shows in the struggling attempt to define informal work. An interviewee working with informal workers confirms that there are smallholder businesses which are registered and are paying taxes. This informant questions the description of the informal sector because of the inadequacy of the definition of informal work to capture all informal businesses.

B. Reasons for the Choice of Work

The reason why workers choose to work in the informal sector is discussed in this section to give an understanding of the workers' motivations to choose to stay within the sector. This discussion provides further understanding of the behaviour within the sector. Theories and concepts have been developed explaining why people work in the informal sector or move into it. These views have been reviewed under the theoretical discussion. Based on these reviews, it can be seen that the main reasons have been the result of economic and financial crises which result in redundancies [2], [69]. The unemployed then choose to work in the informal sector as an alternative to their unemployment [48].

Others such as the dualists believe that the growing population generates unemployment when there is a lack of corresponding economic development. Some proponents also believe that rural-urban migration and low skill cause people to find survival strategies that generate income in the informal sector [41]. These factors push people into the informal sector but others argue that there are pull factors.

Contrary to the situations pushing people into informal work, the legalists and its followers propounded that undue bureaucracy and high costs associated with formalising businesses are the reasons why people choose to work in the informal sector to avoid making payments required by law.

In addition to this, the structuralists and voluntarists argue that the informal sector is growing because of the benefit of operating informally to save money [51]. Then, [72] notices that workers in the informal sector are vibrant entrepreneurs who seize every business opportunity to meet the needs of society. Table VI summarises the reasons why workers in Ghana choose to work in the informal sector.

TABLE VI
VIEWS OF WORKERS FOR THE CHOICE OF INFORMAL WORK IN ACCRA,
GHANA

Push Factors
1. I am an auto mechanic but there was no helper so I had to do this business.
2. If I could have gotten tools to work with but I couldn't that is why am selling these cards.
3. All hope was lost when one day the Mayor came to destroy my shop and I lost all my machines.
4. I couldn't continue school because of money issue (lack of money).
5. I tried several businesses and I failed but I succeeded in this.
6. I never went to school because we are poor and I am now selling food.
7. I also didn't go further in education and have no helper so I went into driving.
8. I thought when someone brings things and I take some to sell it will be a good work for me.
9. We don't like where we are but when you work with the company you lock yourself.
Pull Factors
1. Someone gets the fishing equipment purchased for him but others learn to fish
2. When my father died we took up his fishing and continued it
3. I have tried a lot of jobs but I realised that this one will be good for me
4. When I work as an employee, it does not pay for my rent but I found this better.
5. With this type of work qualification or certificate is not needed
6. We do it because we have seen that it helps our brothers who are in it
7. I learnt other trades through the work but my current profession is with refrigeration
8. Because of its dynamic nature you keep experimenting and having new ways of doing things
9. I took over from my mother and I have improved it
10. They used to work at the ministries or organisation but have taken on the business of parents
11. My mother used to sell this and I realized that my work wasn't good so I joined her in trading

Workers are forced into informal work due to lack of jobs in the formal sector or by an attraction bigger than what the formal sector can offer. From the summarized views in Table 5, there are workers who felt pushed into informal work due to ill fate. For instance, an auto mechanic who has completed training could not practice the trade because of lack of support to generate start-up capital for a business. Another could not start up his business because he could not afford the cost of tools and machines required for his trade. These persons have ended up retailing goods they collect on credit to sell and pay back after selling. Another youth who wanted to go through apprenticeship training to become an electrician could also not do that because of the inability to afford the "tsir nsa" initial cost to pay for his training. According to a respondent,

I need the money to give to the person who will teach me the electronics because he will ask for it before he teaches me.

Another youth who could not afford school fees to go to school decided to sell and save up to learn driving to become a

taxi driver. These confirm that the informal sector is also made up of poor people in the society. These workers earn below the minimum wage. In Ghana, eight million people live in poverty and more than five million live in extreme poverty as a result of unemployment, under-employment and very low income jobs. The views above support the fact that the self-employed working poor [13] earn below the poverty threshold in Ghana [52]. Reference [24] theorised that workers in the urban informal sector get jobs in the formal sector and leave the initial jobs they were doing in the sector. In this case, some workers are looking at graduating from one informal work (selling credit cards) to another informal work (as driver and electrician). The movement between jobs can therefore be from the informal to the formal sector, from the formal to the informal and within the informal sector. On an occasion, a worker moved from one job to another in the informal sector because of what he suffered at the hands of a government officer which he could not recover from as recounted below.

I have learnt the trade and graduated. I even had a shop. I am an electric welder at Odorna, Adabraka but where I opened my shop was near the gutter but I was in that shop and even had an apprentice. One day the Mayor came with police men and soldiers to destroy the shop. I lost all my machines because we were not even given any notice that they will come and destroy the shop.

There is a category of workers who, even though they have functional businesses in the informal sector do not like informal work. These workers also do not want to work in the formal sector. They seem to be 'trapped' and do not know where to go from where they are. Their businesses, in their view, are successful but they do not like the informal conditions prevailing with their work and do not want to belong to the formal category either. One of these workers stated that:

I used to work with a formal company but I left because they were cheating us. Others were earning 80 cedis at the open market but the company was paying us 20 cedis. Some are even paid less than that because the employers say that they provide constant work which saves time when looking for jobs. But on the open market we work between 2 or 3 days on a job and finish it. It is not that we like it where we are but it is as if when you work with the company you lock yourself.

This respondent was paid about 60 percent less than the open market rate when he worked with a formal firm. Some of his colleagues even earned less than his rate. Thus, these workers prefer to engage in their own businesses because they work for two or three days and then they can rest but they work all through the week with the firm. They therefore prefer to be self-employed but not in the informal sector or the formal. In view of this, in formalising informal work, there can be degrees and types of formalisation but Chen does not

state the variations and types of formality. Some informal businesses could become semi-formal businesses but these are described as formal firms which use informal labour [14], [21], [39]. Despite the fact that this thought creates a mid-way between informal and formal businesses, it does not make provision for informal workers who, in the earlier scenario given, are unhappy with informal work but do not want to be in the formal sector.

Furthermore, others felt pushed into the informal sector because of lack of education or have low levels of it [6], [41], [51]. They lack the ability to engage with the formal business processes. These workers have limited education and can only express themselves in their local languages. An informant confirmed that,

For me, I never went to school because we are poor and I have tried so many trades. I started selling food and when I made some money I went to learn to sew and then I came back to cooking and selling food.

From another,

I also didn't go further in education and have no helper so I went into driving and since then, it is helping me.

These workers do not have education so they chose to do jobs that they believe do not require academic reasoning; cooking food to sell, driving taxis, vending top up credit cards or retailing second-hand clothes. There is therefore a correlation between the level of education of workers in the formal and informal sectors. The higher the level of education, the likelihood for the worker to be in the formal sector and occupations with low paying jobs are likely to be held by workers with low education in the informal sector [26], [49]. The challenges of these characteristics on the work they do are not discussed in this paper. There are other workers who attempt working at different jobs until they find a suitable one. This encourages movement within the informal market but this movement also exists between the formal and informal markets [8], [71]. For instance, informal workers in the construction business confirm that when formal contractors win their bids in the formal sector, they invite them to work with them on the contracts. A business man who tried several jobs before settling with his current trade said,

I tried several businesses but I failed. When I succeeded in this I maintained it but I move to areas where there are fast sales.

In addition to the push factors discussed above, there are pull factors which attract workers to work in the informal sector. When a parent died, a fisherman found the opportunity to continue with the father's fishing trade. He found that fishing was the business he was interested in and took over the operations for the past 12 years. Some fishermen have their families especially parents, buy the fishing equipment for them to begin their trade and others learn the trade and

gradually buy their own tools. It therefore becomes an individual business and not for the family. Today, the fisherman has canoes and workmen he has employed to work with him.

A seller also joined her mother to trade because she was earning less income in formal employment. A worker who found that he could not make a living with his wages as an employee moved into self-employment in the informal sector to improve his life as indicated below,

I have also learned with NVQ certification but when I work as an employee, the pay I am given does not pay for my rent but I realise that this one is good for me because working for someone is not easy. I found this more than ten times better. I am not good in studying in the classroom so I am happy with the driving. I was able to drive and I like it.

Some workers, therefore, go into the informal sector because they see other workers prosper in their informal businesses. A credit card vendor started selling the cards because he had seen his brother do the business to survive. Similarly, a taxi driver started driving when he noticed that others were making a living by doing that. Other workers also worked with formal organisations such as the Ministries and other formal organisations but left to take up informal businesses belonging to their parents. The workers confirm that they meet people in the informal sector who have left formal work in organisations. In a related case, another worker took over her mother's chop bar when her mother became too old to work. She has improved the work and added facilities and services to its offerings.

I am a caterer and the business is mine. I took over from my mother and I have improved it. We cook and sell food here.

Another reason why a worker works in the informal sector is because he did not need an academic qualification or business certification to begin work. He believed that anyone can do business in the informal sector in Ghana because there is nothing to hold anyone back. The attraction in this case is the avoidance of costs associated with formal businesses like tax, registration, social security and bureaucracy. Saving money from avoiding these costs is an incentive to informal operatives in relation to both the voluntarists and legalists as reasons for the growth of informal work [39], [60], [72]. All that is needed is what to work with and even if you do not have it all you can start and get all you need later. A clothes dealer stated that,

With this type of work qualification is not needed, everyone can do such business, you don't need any certificate to do it so that is why we do such business. Everybody can do it. So we don't feel limited. That is why we do this job.

The workers are attracted to the sector because the sector is

dynamic with varying occupations with lots of chances to experiment, unlike being assigned a role in the formal sector which becomes repetitive over time. They enjoy the environment that is not restricting in creating and developing new ideas. An educated worker with a Higher National Diploma from a polytechnic enjoys his work and looks successful. One of the informants who is a second-hand shoe dealer claimed he wanted to do something he believes in and selling those shoes fitted into his plan perfectly. The informal sector has advantages the workers enjoy that the formal sector could not give to them.

VI. CONCLUSION

This paper discussed the behavioural orientation of informal workers and their reasons for their choice of work and their continued stay within the informal sector. This research was conducted to provide an understanding of the explosion of the informal sector and its continued growth in Ghana. This growth is a concern to worker behaviour since existing laws in the country do not particularly relate to the context of informal work. The operatives understand the informal context of the work they are engaged in and the associated complexities and the lack of government interest in managing their employment conditions. Though the workers develop coping mechanisms to survive within the sector, others thrive.

The perceived success attract more and more workers into the informal sector from the formal sector and even formal workers engage in informal work to supplement their income. The workers perceive the sector to be dynamic and they own their businesses even though they are unregulated. They enjoy the sense of ownership of their businesses but attribute the lack of regulation to the lack of government concern and their invisibility. The study confirms that the workers are poor, diverse and mostly uneducated. Some of the workers are pushed into the sector by ill fate but others move into it because of the advantages they see. Therefore, there are workers who live and thrive in the sector. Some of these successful workers, the trapped, do not want to be in the formal sector and wished they were out of the informal. Where do these workers move to from where they are?

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