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‘Money has no Name’: Informalisation, Unemployment and changing Gender Relations in Accra, Ghana

Ragnhild Overå

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Introduction

The numerical dominance of women in the marketplaces of Ghana, their organisations, unwritten rules and hierarchies, is well documented (Chamlee-Wright, 1997; Clark, 1994; Nypan, 1960; Overå, 1998; Robertson, 1984). To be a trader is considered as a 'natural' and convenient way for women to fulfil the social expectation of combining mother- and wifehood with income generation (Clark, 2000).¹ Unlike in many other parts of Africa, Ghanaian women are not morally condemned or regarded as un-feminine when they use physical strength, talk loudly, display self-acquired wealth or exercise power over others (including male employees) while performing their profession of trade. On the contrary, such behaviour, which elsewhere may be regarded as inappropriate or even 'masculine,' concurs with the local gender ideology, here understood as time- and place specific 'assumptions about gender-appropriate behaviour' (McDowell, 1997: 27). Especially in trade in agricultural produce, prepared food and textiles, on all scales from retail to wholesale, men are completely outnumbered by women (Yeboah, 1998) and markets are regarded as 'sites of female accumulation' (Akyeampong, 2000: 222). So striking is the presence of the 'market mammy' that she has become a national symbol, colourfully displayed on post cards as 'the' Ghanaian woman.²

During the 1990s, this picture was changing. The streets, particularly in the capital city of Accra, became more crowded.³ The predominance of female hawkers and retailers was no longer so striking, though the established marketplaces were still largely female domains. But at crossroads and traffic lights, young men in ever increasing numbers were selling small things that passers-by might need: toilet paper, matches, imported apples, handkerchiefs, torches, and so on. One could also observe men performing tasks that – in this part of Africa – women used to do, like sitting on the roadside selling small heaps of onions or tomatoes or hawking home-cooked take-away food and snacks. 'Men now even carry food on their heads,' people said to illustrate the 'femininity' of this kind of activity. These observations generated many questions for me: what are the circumstances that drive men to do 'women's work'? How do the established female traders respond to competition from unemployed men? How does the wider society view those who engage in gender-untypical livelihood strategies?

Accra's street scene is a visual expression of an ongoing process of 'informalisation' (Castells & Portes, 1989; Meagher, 1995). This conceptualisation of the process has been offered as an alternative to the 'disengagement from the state' approach often proposed by the World Bank, the ILO, and academics (i.e. Azarya & Chazan, 1987; De Soto, 1989; MacGaffey, 1991; Tripp, 1997), where the informal economy is celebrated for its potential for employment generation, economic growth and political influence. Indeed, the creativity, energy, inventiveness and entrepreneurship demonstrated in the informal economy, is impressive. The unquestionable potential of the informal economy must be analysed in light of these realities, however: African economies have become increasingly marginalised globally, the majority of Africans earn meagre incomes, and African states often put severe obstacles in the way of those who try to employ themselves (Hansen & Vaa, 2004). Informalisation is thus here conceived as a process and a wider response to crisis (Meagher, 1995: 259).

¹ This particularly holds true among the Akan, the Ga and some other ethnic groups in southern Ghana. Tough gender ideals differ among Muslims and some of the ethnic groups in northern Ghana, women are often economically active, even if they may be less mobile and activities more hidden from public view.

² Female traders are often celebrated in political speeches, though they have also been demonised – especially when accumulating wealth – by anti-capitalist political regimes (Robertson, 1983).

³ Between 1990 and 2003 the author conducted several long- and short term fieldworks in Ghana. During this time span, the population of Ghana increased from 15 to 20 million and the population of Accra from 1 to roughly 3 million (<http://countrystudies.us/ghana/>).

The causes of informalisation vary with local conditions and historical circumstances. Empirical analysis of social processes at work within specific informal economies in the context of the changing world economy is therefore all-important (Castells & Portes, 1989). In the case of Ghana, among the most significant factors explaining the crisis are political instability and economic mismanagement, falling terms of trade for the country's primary products on the global market, and (partly in response to this) implementation of World Bank recommended public sector reforms and economic liberalisation through Structural Adjustment Programmes (SAP) since 1983 (Aryeetey & Harrigan, 2000). The focus in this paper is not on the underlying causes of informalisation as such, but on the effect of structural changes on social dynamics within the informal economy: how do women and men adapt their livelihood strategies to a deteriorating economic environment, and how do these strategies influence gendered power relations and the performance of gender roles?

Many studies have illuminated the consequences of the 'belt-tightening' liberalisation policies implemented in Ghana since the mid-1980s. First of all, public funding of vital sectors like health and education was drastically reduced, which combined with a dramatic devaluation of the *cedi*, meant that a larger share of household budgets had to be spent on medicines and school-fees (Konadu-Agyemang, 2000: 474). Real wages in 1995 were half of what they had been in 1970 (Fine & Boateng, 2000; Teal, 2000) and, not surprisingly, living conditions in terms of housing and consumption deteriorated (Yankson, Lareya, & Aryeetey, 2001). Furthermore, a series of so-called 'redeployment exercises' started in 1984 (Ninsin, 1991). 60,000 civil servants were made redundant between 1987 and 1998 (Maxwell et al., 2000: 33). The female proportion of civil servants was only 25%, but since the civil servants with the least education and seniority were laid off first, 35% of those retrenched were women (Alderman, Canagarajah, & Younger, 1996: 218). Still, the majority of the retrenched civil servants were men. In addition, thousands of workers in formal sector industries were retrenched, also these mostly men, since only one-tenth of them were women (Date-Bah, 1986: 237). According to one estimate, total employment in the large- and medium scale formal sector fell with almost 60%, from 464,000 in 1985 to 186,000 in 1991.⁴ Apart from 'sitting in the house' (often said about those who do not work) or resorting to agriculture or artisanal gold mining in rural areas (Hilson & Potter, 2005), the job-losers did not have other alternatives than finding themselves something to do in the urban informal economy. It also became more of a rule than an exception for those who still had jobs to supplement their dwindling incomes with informal economic activities (see Table II).

Informalisation of the labour market has gendered consequences (see Elson, 1999). It has been pointed out that in Africa 'under structural adjustment declining real wages and high unemployment in the formal sector force wives and daughters into the informal sector to supplement, or even earn, the household income' (Meagher, 1995: 270). African labour markets are differently gendered in different places and regions, however. The gendered consequences of structural adjustment and informalisation thus also vary. For example, whereas women in many countries in eastern and southern Africa have been expected to be provided for by their husbands (i.e. Hansen, 1997), women in Ghana have traditionally and increasingly throughout the last century been crucial as breadwinners (Akyeampong, 2000; Robertson, 1995).⁵ In Ghana one can observe four main gendered consequences of informalisation. Firstly, the formerly clear definition of food trade as a feminine activity is becoming more blurred as unemployed young men for lack of other opportunities mingle with female hawkers in the streets and even appear in the female-dominated local foodstuffs yards in the markets (Clark & Manuh, 1991: 228). Secondly, since the barriers against women's entry into formal employment are higher than ever (Manuh, 1994: 69), female traders face competition not only from men but also from the women who previously either earned their own wages or were provided for by wage earning husbands. Thirdly, the consequent

⁴ Hutchful, E. (2002) *Ghana's Adjustment Experience: The Paradox of Reform*. Oxford: Oxford University Press for UNRISD (quoted in Hilson & Potter, 2005: 106).

⁵ For a comparative study of women's participation in the economy in Accra and Nairobi, see Robertson (1995).

overcrowding in women's informal economic domains is combined with their customers' purchasing reduced power, which means that their profit potential is reduced. And, finally, when husbands are semi- or unemployed, a higher proportion of women's earnings must be pooled into the household budget instead of being accumulated and used as investment and working capital. Unlike in many other African countries, the consequence of structural adjustment in Ghana is thus not primarily that women are forced to enter the informal labour market (since they were already highly present there), but that their incomes are reduced and that they can rely on male support to an even lesser degree than before.

This article provides insight into what happens when occupations previously defined as 'female' are perceived as an alternative activity for a growing number of men. It argues that gender ideologies regarding what type of work women and men can do are flexible and change in response to both opportunities and constraints. The following section, with its focus on 'the interplay between global historical forces and local social relations (...) through the prism of gender' (Grosz-Ngaté, 1997: 1), exemplifies this pragmatic attitude by describing the process through which trade became naturalised as 'female' in Ghana. Against this backdrop, the third section analyses a survey of the working and living conditions of 100 informally employed women and men in Accra. In the fourth section, women and (especially) men's adaptation of strategies within current socio-cultural boundaries and economic constraints is discussed, which forms the basis for the conclusion in the last section.

The gendering of Ghana's informal economy

Informality

The anthropologist Keith Hart studied economic strategies among slum dwellers in Nima in Accra in the 1960s and coined the term informal economy (Hart, 1973), identified as '(...) the mass of economic transactions that takes place beyond effective state control' (Hart, 2000: 98). There has been much debate about the contents of this concept, which covers a range of various types and scales of activities. Here, the concept is widely defined, and is not limited to include small-scale and marginal activities only. Regardless of form, informal economic activities have in common that they are unregulated and largely untaxed (see Hansen & Vaa, 2004: 10-11). In Ghana today, it is difficult to distinguish between formal and informal activities and relations between the state and informal enterprises are full of paradoxes.⁶ The extent to which self-employed people register their enterprises and pay taxes varies enormously and is often irregular and coincidental. Even untaxed activities are usually under some kind of influence of the state or local government through payment of fees, police control, and exclusion from particular areas. Most of the activities that the self-employed carry out thus take place in the formal-informal interface (*ibid.*) both economically, spatially and politically.

The informal sector's share of total employment in Ghana was estimated to be 45% in 1990.⁷ In 1997, a survey found that the proportion had increased to 89%.⁸ It is not clear whether these surveys have used the same definition of informality, but all studies indicate that informal employment escalated in the 1990s. When it comes to female employment women are generally economically active (80.7% compared to 84.0% of men), and about 80% are informally employed,

⁶ For example, Hilson and Potter (2005) describe how the state imposes licenses on artisanal gold miners while buying gold from legal and illegal miners at the same price.

⁷ *The State of the Ghanaian Economy in 1994*, ISSER, 1995 (in Ninsin, 1998: 28).

⁸ The Core Welfare Indicators Questionnaire 1997 (in Yankson et al., 2001: 30).

primarily in sales/services (ISSER, 2002: 110). The most common occupation for women in Ghana is in other words to be a self-employed trader.⁹

In Ghana, the interplay between cultural norms promoting women's duty as mothers to contribute to their children's material well-being on the one hand, and the interest of foreign capital, colonial powers, and later governments in women's participation in the economy on the other hand, has created a gender ideology where certain types of trade are defined as appropriate occupations for women. This dynamic process is examined next.

The social and economic construction of women's trader role

Women's important role in trade in Ghana is rooted in a cultural construction of gender where 'Men's and women's economic functions were separate but complementary' (Robertson, 1984: 13). Kalu (1996) refers to this principle found in many West African societies as a 'gender duality discourse,' resulting for example in a tendency of having parallel female and male political institutions (Moran, 1990; Okonjo, 1976). Gender duality also legitimises a gender division of labour where men are in charge (though often delegating the labour) of food cultivation while women are responsible for the sale of surplus production in order to fulfil their nurturing mother role (Clark, 2000).¹⁰

Early European reports from the Coast of Guinea describe women's centrality in local trade. In 1602, a Dutch trader wrote about coastal women carrying fish 'at least an hundred or two hundred miles up into the land, for a great present (...) so that oftentimes, they come as heavily laden from the market as they went thither (Pieter de Marees quoted in Nypan 1960: 2). Clearly, women were *not* inhibited from travelling without their husbands or other 'male guardians' outside their communities and carry out economic transactions. Nevertheless, primarily men carried out long-distance caravan trade between the interior and the coast in expensive commodities like gold, ivory, slaves, kola nuts and *kente* cloth, and imported items from the Sahel, and nobody could trade without a permission from a chief or king (Mikell, 1989: 26). Only occasionally, women of privileged status participated in this lucrative trade. In urban centres on the coast, such as Elmina, Cape Coast, Accra, and Keta, quite a few women accumulated wealth through marriage or concubinage with European traders (Akyeampong, 2000). They got access to capital to set up their own trade or were intermediaries in international trade. One example is Afedima from Keta and 'wife' of a Portuguese trader: 'a wealthy woman (...) whom the European merchants used to entrust with money to buy slaves for them' (Greene, 1996: 74).

In 1874, the British colony the Gold Coast was established. Colonial intervention in the markets was limited, but policies affecting the whole structure of the economy led to dramatic changes in employment and accumulation patterns (Clark, 1994: 114). The colonial system was geared towards extracting and exporting natural resources out of and importing British manufactured goods into the colonial territory. The so-called trading houses found a cheap way of distributing imported goods through the 'passbook system' whereby women traders were supplied with canned food, cloth, sink buckets and bowls, soap, and so forth, on credit (Robertson, 1984: 99). Men, on the other hand, who had previously been involved in the export of slaves and gold, became agents for British firms exporting palm oil, rubber, and minerals. Furthermore, many men were educated by missionaries and in British schools and got white-collar jobs in the colonial administration. Very few women got access to education, and those who did were 'turned into ladies' in line with Victorian ideas (Mikell, 1989: 66). Women thus did not acquire the

⁹ According to Date-Bah (1986: 237) women in the 1970s constituted 10% of formal sector employees whereas 83.5% were self-employed. Borti-Doku Aryeetey (2000: 334) estimates that 75% of all Ghanaian women are self-employed. Since the criteria of defining formality, informality and self-employment vary, these figures are not necessarily comparable, but they do indicate a high female participation rate in the informal economy.

¹⁰ In fishing communities in Ghana, for example, people speak metaphorically about men's duty to fill women's cooking pots (e.g. wombs) with fish (e.g. semen) and women's complementary duty of transforming fish into food (or money), thus ensuring the reproduction and well-being of new generations (Overå, 1998: 102).

qualifications necessary to enter the expanding bureaucracy, nor were they seen as fit for physically demanding waged work in the mines. From its beginning, then, the 'formal sector' emerged as a career avenue for men whereas trade in food and imports increasingly seemed like a space left open for women to enter.¹¹

By 1910 the Gold Coast had become the world's largest producer of cocoa (Berry, 1993: 71). Mainly male individual farmers aided by family labour and hired migrant labourers produced cocoa.¹² Though women were seldom remunerated for labour carried out on their husbands' cocoa farm, they often produced food for their own consumption and for sale (Mikell, 1989: 92). During this period, increasing amounts of cash circulated among cocoa farmers and new urban consumers. This boosted women's opportunity to trade. Women's trading was a culturally legitimate way of making money and, moreover, went hand in hand with colonial capitalist interests. Gradually women also became involved in long-distance trade as construction of paved roads after 1901, of railways in the mid-1920s, and of the first artificial harbour in Takoradi in 1926, revolutionised the transportation system (see Ninsin, 1991).

As a consequence of women's 'professionalisation' as traders, they began to establish their own rules, regulations, and organisations. In the early 1900s the institution of *ohemma* or 'Queen mother' emerged. The present organisation of markets with an *ohemma* for each commodity group gradually became more standardised between the 1930s and 1950s (Clark, 1994: 251). As men's real wages gradually declined in the 1930s, women's financial help was increasingly needed (Akyeampong, 2000: 227). However, 'the increasing female predominance in marketplaces corresponded to an accelerating marginalization of market traders and of women, in a mutually reinforcing pattern' (Clark, 1994: 325). Thus while quite a few female traders became rich, and some of them also politically influential, the large majority remained petty traders.

Ghana gained independence in 1957, and industrialisation was high on the agenda (Ninsin, 1991). Because of women's lack of education, parastatal industries mostly employed men. Nevertheless, the female economic participation rate in urban areas increased from 56% in 1960 to 77% in 1984 (Yeboah, 1998). Almost every woman became a full- or part-time trader. In 1970, 84.6% of those employed in the commercial sector were women and 98.5% of these were traders (Ewusi, 1987: 14). Between 1966 and 1981, Ghana went through ten changes of government, including four military *coups d'états*, and the economy deteriorated (see Hilson & Potter, 2005). Food trade largely remained a female domain but the class distance between the top and the bottom of Accra's 'female trading hierarchy' increased (Robertson, 1984: 121). During the early 1980s, the situation was so bad that people starved, and the crisis culminated in 1983 when crops failed due to drought and one million Ghanaians illegally living and working in Nigeria were deported back into Ghana's crisis-ridden economy (Pellow & Chazan, 1986: 81). It was at this stage that Ghana turned to the International Monetary Fund (IMF) and eventually initiated SAP.

Our survey was undertaken twenty years and three Economic Recovery Programmes (ERPs) after this crisis. In the following section, women and men's informal livelihood strategies in Ghana's still harsh economic climate are examined.

¹¹ As Frederick Cooper points out (in Miescher & Lindsay, 2003) points out, colonial European officials tended to define the waged work that men did as 'work' while the kinds of things like trade and reproductive services that women did as 'customary labour' beyond the regulators' area of concern (p. 15).

¹² Some women had cocoa-farms, but they were generally smaller than men's and women often only had usufruct rights to the land (Mikell, 1989).

The Accra Survey

Methodology

In February 2003 in Accra, 100 informally employed women (66) and men (34) were interviewed. The survey included questions on occupational biography, migration history, education, start-up capital, income, household composition, living conditions, perception of gender roles and occupations, taxation of economic activities, and relations with municipal authorities. In order to focus on changes in the gendering of informal economic activities, an effort was made to find men in 'female' occupations (see Table I). Women working in a typically 'male' occupation were also interviewed. Finally, people working in occupations not necessarily categorised as masculine or feminine, but currently tried out by many, were interviewed.

TABLE I
Informants' gender and occupation according to gendered occupational categories

'Female' occupations			'Male' occupations			Gender-mixed occupations		
	F	M		F	M		F	M
Fish seller	10	3	Car sprayer	4	1	Second-hand clothes/shoes seller	5	6
Vegetable seller	8	3	Cane furniture manf.		1	Batik/'tie and dye' maker	1	2
Maize seller	10	1	Motor mechanic		1	African souvenirs seller	1	3
Textile seller	6	2	CD-seller		2	Miscellaneous (sellers of phone cards, ice cream, car covers, potted plants, ice water, stationary)	6	1
Hairdresser	2	2						
Prepared food seller	12	6						
Carrier (<i>kayayoo</i>)	1							
Total (N=100)	49	17		4	5		13	12

Source: Survey, 2003.

The interviews were conducted in marketplaces (Makola, Agbobloshie, Kantamanto, Kaneshie, Nima and Madina), in roadside markets, kiosks and stalls, on pavements, and among hawkers. The majority of the informants earn meagre incomes but the sample covers the whole income range, including a few very rich entrepreneurs. This is quite representative of Accra's informal economy. Table II gives an impression of the informants' income level and compares them with salaries in the formal sector. It also shows the substantial income differences between small- and large-scale traders.

TABLE II
Comparison of monthly incomes in formal and informal sectors

Salaries in selected formal occupations		
Occupation	Cedis*	USD*
Factory worker	150,000-500,000	\$17-58
Primary school teacher	300,000-700,000	\$ 35-81
University teacher	600,000-1.5 million	\$ 70-175
IRS clerk	700,000-1.5 million	\$ 81-175
Bank accountant	1-4 million	\$116-465
Profits/incomes in selected informal occupations		
Occupation	Cedis	USD
Iced water seller	100,000-150,000	\$ 11-17
Ice cream seller	250,000-950,000	\$ 29-110
Fishmonger	450,000-1.5 million	\$ 52-175
Maize retailer	200,000-800,000	\$ 23-93
Maize wholesaler	200,000-2 million	\$ 23-233
Second-hand clothes -hawker	250,000-750,000	\$ 29-87
-wholesaler	3-5 million	\$ 349-581
Hairdresser	450,000-1 million	\$ 52-116
Souvenir manufacturer	400,000-1.2 million	\$ 46-140

Source: Survey and fieldwork, 2003. *US\$1 was 8,600 *cedis* in February 2003.

The interviews were carried out either by the author in collaboration with a research assistant/interpreter from the University of Ghana (46 interviews), by the research assistant alone (38 interviews) or by the author alone (16 interviews). The questionnaire included some open-ended questions where discussion was encouraged and sometimes people in the vicinity of the informant took part in these. In order not to disturb the informants' work, there were often breaks during the interviews, which allowed for observation of activities, behaviour, and relations. Short summaries of each day's interviews, capturing impressions and observations supplementing information recorded in the questionnaires, were written out in the evenings.

Gender differentiated findings

More than half of the informants (46.9% of the women and 67.6% of the men) migrated to Accra as teenagers or adults.¹³ Many have operated their present business for less than five years (34.8% of the women and 52.9% of the men). The majority of these are in the 20-29 years age group. The men had slightly more education than the women (Table III). The sample thus concurs with the picture

¹³ By ethnicity, most of the informants belonged to the three major groups in southern Ghana; Ga-Adangbe (33), Akan (35) and Ewe (19). Five informants belonged to ethnic groups in northern Ghana (Dagomba, Frafra, Builsa, Mamprusi) and eight came from ethnic groups in neighbouring countries (Joula, Fulani, Hausa, Mossi, Djerma and Igbo). 84 of the informants were Christians, 13 were Muslims, whereas 3 practiced traditional religions.

described in the introduction of an urban economy in which many young people seek employment – in particular young male migrants and so-called school-leavers.

TABLE III
Educational level
(in percentages, number of informants in brackets)

	None	Primary school	Junior secondary school	Senior secondary school	Vocational training	Higher level
Women	19.7 (13)	30.3 (20)	19.6 (13)	16.7 (11)	10.6 (7)	3.0 (2)
Men	14.7 (5)	11.8 (4)	32.4 (11)	29.4 (10)	8.8 (3)	2.9 (1)

Source: Survey, 2003.

For both genders, own savings is the most important source of start-up capital (Table IV). For women, parents' support is equally important. The amounts are often not more than the sum required to buy some cooking utensils or a bag of maize, the point being to help a daughter 'start her own' through training and some initial funding. Another common strategy is to get inputs on credit from a supplier, for example fish or cloth, which is repaid when the goods are sold.¹⁴ Loans from relatives are common for both genders. Some women get funding from their husbands whereas no men admit to having received start-up capital by their wives. Very few have heard about micro-credit schemes, and none has obtained loans from such sources. Only one informant had obtained a bank loan (a fire officer supplementing his wages with the selling of batik). For most informally employed people, loans from formal institutions are hard to get.

TABLE IV
Sources of start-up capital

Source of start-up capital (ranked according to frequency)	Women (N = 66)		Men (N = 34)	
	No. of responses	% of the women	No. of responses	% of the men
Own savings	26	39.4	19	55.8
Parents	26	39.4	6	17.6
Credit from supplier	10	15.2	6	17.6
Relative	9	13.6	6	17.6
Spouse	9	13.6	-	-
Relatives abroad	1	1.5	4	11.8
Friend	3	4.5	-	-
Employer	3	4.5	-	-
Bank	-	-	1	2.9
Total*	132		123	

Source: Survey, 2003.

*Many of the respondents mentioned more than one source of capital. The number of responses and percentages therefore exceed 100.

As Elson (1999) points out, women's lack of access to credit limits the size of their enterprises and therefore their profit potential. Our findings also indicate such a causal connection. It is always difficult to obtain exact information on capital size and incomes (either because the informants are sceptical towards revealing such information or do not keep any records). The sample (especially

¹⁴ It goes without saying that such a relationship requires a degree of trust and knowledge about the borrower's background, and that non-repayment of credit means that goods will not be obtained on credit again (Overå, 2004).

the number of men) is also small. Nevertheless, our survey shows that men often start with more capital than women (Table V), and that they also earn higher incomes (Table VI).

TABLE V
Level of start-up capital
(in percentages, number of informants in brackets)

	Low > 500,000 cedis (> US\$ 58)	Middle 0,5-1 million cedis (US\$ 58-116)	High 1-10 mill. cedis (US\$ 116-1162)	Very high < 10 mill. cedis (< US\$ 1162)	NA
Women	62.1 (41)	13.6 (9)	12.1 (8)	---	12.1 (8)
Men	29.4 (10)	20.5 (7)	23.5 (8)	5.8 (2)	20.5 (7)

Source: Survey, 2003.

TABLE VI
Average daily profit
(in percentages, number of informants in brackets)

	> 20,000 c (>US\$ 2)	20-50,000 c (US\$ 2-6)	50-100,000 c (US\$ 6-12)	100-200,000 c (US\$ 12-23)	200-300,000 c (US\$ 23-35)	< 300,000 c (<US\$ 35)
Women	39.4 (26)	42.5 (28)	12.1 (8)	4.5 (3)	1.5 (1)	---
Men	11.8 (4)	44.11 (15)	29.4 (10)	5.9 (2)	5.9 (2)	2.9 (1)

Source: Survey, 2003.

Table VII shows that, the majority of the women work 10-12 hours a day and have one day off per week. Most men have a similar time use pattern but more men than women work long days (more than 13 hours) and seven days per week. Also, more men work late into the night. Thus, even if men do not necessarily earn more per hour than women do, men have more flexibility than women in how to dispose of their time and thus compensate low turnovers and profits by working longer hours.

TABLE VII
Time spent at work
(in percentages, number of informants in brackets)

	Working hours per day				Working days per week			
	> 6	7-9	10-12	< 13	> 4	5	6	7
Women	--	15.2 (10)	65.2 (43)	21.2 (14)	3.0 (2)	15.2 (10)	75.8 (50)	6.1 (4)
Men	2.9 (1)	29.4 (10)	35.3 (12)	32.6 (11)	2.9 (1)	11.8 (4)	61.8 (21)	23.5 (8)

Source: Survey, 2003.

Child care and cooking duties limit how much of the day, night and week women can work away from home. More than half of both women and men in the sample are married. Thirty-six of the informants are monogamously married with an average of three children; sixteen are polygynously married with five to six children. Of those not married, a large proportion of the men are single (41.2%). Of the unmarried women on the other hand, only 18.2% are single whereas (unlike any of the men) 15.2% are widowed and 7.5% are divorced. 53 (80.3%) of the women have children and 23 (43.4%) of these have children below school age in need of day care. 11 (47.8%) of these have female relatives looking after their children; five have hired help at home; four take them along while working; two are helped by neighbours and one by a 20 year old son. In comparison, 24

(70.6%) of the men have children, 21 (87.5%) of these have small children. 15 (71.4%) of them have the wife (or mother of the child) looking after their children; three are helped by female relatives; one by a neighbour; and one man's child is in a crèche. None of the men looks after his children himself while at work. Clearly, whereas having small children does not prevent men from working, women (unless they get help from relatives or can afford to pay for childcare) either do not work outside the home or do so with the extra burden of taking their children along.

So how do women and men spend their incomes? There are no dramatic gender differences in possession of 'luxury items' (see Table VIII). Very many mention food as a large expense; 35 say that food is their biggest expense (often used as a poverty indicator). Though approximately the same proportion of women and men have little to spend on anything else than food, there is a gender difference in that many of the men in this category are single while the women either are married with children or support children alone. School fees, water/electricity bills and rent come next on the list after food. Men are expected to pay school fees and rent whereas spouses expect to share food expenses. The husband gives the wife 'chop money' (household money) that she 'tops up' with her own income. Most married women say that they do receive 'chop money,' but most of them also say that they do contribute substantially to pay school-fees and rent. In other words, their husbands' 'chop money' and other contributions are inadequate. The divorced and widowed women pay all expenses themselves, though some do receive child support from ex-husbands. It is common to share residence with relatives, and many live free of charge in 'family houses.' But, apart from teenagers and apprentices supported by parents, the informants express that even if they live within an extended family context, they are indeed expected to cater for themselves.

TABLE VIII
Possession of 'luxury items'

PROPERTY (ranked)	Women % (no.)	Men % (no.)	Total no.
TV	66.6 (44)	58.8 (20)	64
Fridge	62.1 (41)	50.0 (17)	58
Mobile phone	16.6 (11)	23.5 (8)	19
Car	4.5 (3)	8.8 (3)	6
None of these	28.8 (19)	29.4 (10)	29

Source: Survey, 2003.

Many save money in rotating saving-rings or *susu* clubs (see Bortei-Doku Aryeetey & Aryeetey, 1996). 33.3% of the women and 17.6% of the men 'make *susu*' by donating regular amounts, usually not more than 5-10,000 *cedis* (US\$ 0.6-1.2) per day, to a *susu* collector. Depending on the number of members, the collected amount is allocated to the person next in line, for example once a month. Occasionally a member is allowed to 'jump' in the line if an exceptional or sudden need arises. Very few are able to save substantial amounts; so for most people *susu* is a way of 'storing' money rather than saving up capital. This is however important enough for those, whose incomes are too small to establish a bank account. Furthermore, 28.8% of the women and 32.4% of the men are members of associations. These are occupationally or area-based interest organisations with important social functions too. The associations have informal insurance and social security mechanisms (see Chamlee-Wright, 1997). They contribute to bereaved members' funeral expenses and make donations when colleagues get babies. The associations also discuss and define the 'rules of conduct' by which traders in an area are expected to follow. The associations thus protect the interests of those who are already established in an occupation or an area. For newcomers in the informal economy it is important to follow these rules in order to be accepted.

To sum up the findings from the survey, it appears that many of those who work in the informal economy earn better incomes than for example civil servants. The scale of operations is

decisive for the profit potential, which largely depends on access to capital. The survey indicates that when men have similar levels of start-up capital as women, operate at the same scale, and work the same number of hours, they earn about the same as women. However, since women start with less capital, have heavier dependency burdens and experience more time constraints due to household duties than men do, their incomes tend to be smaller. As divorcees, widows, single mothers, and also as 'properly' married wives, women's incomes are crucial for the well-being of their families. Under the current economic circumstances in Ghana, men's inability to contribute their share to the household expenses in combination with men's entrance into women's economic domains in their attempts to contribute at least *something*, result in a double burden of diminishing incomes and increasing expenses for women.

In the following, selected cases of individual women and men's career paths within this context are examined.

How Women and Men get by

Female careers

A woman's personal strategies are important for the direction her career takes, but equally important for whether she is able to create a good business is her prescribed and achieved support network of kinship, conjugal and collegial relations. An example of a typical trader's career in Accra is that of 'Abla,' an Ewe born in Sogakope in 1948. She moved to Accra in the 1960s when she was 17 years old. She started as a yam trader and 'earned heavy money.' Abla married a man, who earned a good salary in an insurance company, and got five children. The couple lived according to the 'ideal' gender division of labour whereby Abla complemented her husband's salary with her income from food trade. In the early 1980s, Abla combined her savings with a 'gift' from her husband and started as a maize wholesaler. At the age of 55, Abla still does the laborious work of travelling to the Brong-Ahafo and Upper Volta Regions to buy maize from farmers, which gives her an average weekly income of 50-200,000 *cedis*. She sells her maize at the Agbobloshie market in Accra, employing one woman in her rented stall. She loves her profession: 'especially the travelling and making of good money.'

However, Abla recalls some years that were extremely hard. In 1991, Abla's husband lost his job. He resorted to selling car tyres for some years, but soon 'sat down.' The male and female balance in the contribution to the household was broken. The husband was not able to make as good an income in the informal economy as Abla, and in practice, she became the only breadwinner in the house. She struggled hard, and managed to provide the family with food and clothes and to pay school-fees. As the children are now between 23 and 34 years old (three live abroad, one studies at the University of Ghana and one lives at home), Abla regularly receives money as 'thanks for all the hard work,' as she puts it. This is Abla's greatest pride, and the children's contributions will also provide some security when she and the husband grow old.

When a support network is lacking, surviving in the informal economy is hard. 'Agnes' (28), a Krobo from Odumase, became pregnant in Senior Secondary School and had to quit. In 1997, at the age of 22, Agnes and her son moved to Accra together with her mother to help her sister in vegetable trade. With 500,000 *cedis* from her parents as start-up capital, Agnes established a vegetable stand of her own outside the Madina market. After some years the mother died. Unfortunately, Agnes is not on very good terms with her sister even if they live in the same house. Thus Agnes has no one to rely on. Together with her now ten-year-old son, Agnes lives with a taxi driver with whom she has a one-year-old son. The taxi driver's income is very irregular as the vehicle often breaks down.

Agnes works every day of the week and brings the toddler with her. Only when she is sick or too tired to work, Agnes rests. Her day starts at 3 a.m. travelling by bus about 20 kilometres to the

Akwapim Hills to buy vegetables (on credit from farmers). She takes the vegetables back to sell at her stand in Madina, often until 10 p.m. The little son sleeps, eats, and plays there. During school holidays her oldest son assists in the purchasing and selling of vegetables. Agnes earns 10-20,000 *cedis* per day, just enough to buy food, and sometimes she saves 5,000 *cedis* with a *susu* collector. The taxi driver pays the house rent but his other contributions are minimal. Agnes struggles to pay her son's school-fees and she lacks capital to expand her trade. She normally does not have time to cook, so both she and the children mostly eat 'street food.' The toddler looks malnourished, and unsurprisingly Agnes often suffers from 'fatigue.' This case illustrates a very typical situation for women in the lower echelons of the informal economy: they work long hours and especially those who have migrated often lack a supportive kinship network. Agnes employs the 'female' strategy of combining motherhood with food trade. However, when her income is not supplemented with a complementary 'male' income, and relatives are not around to take care of the baby, it is hard to cope.

Many women moving to the city experience 'downward career spirals.' 'Lucy' is a strong thirty-six year old Krobo woman from Somanya, where she had a kiosk selling various items. When the husband left her for another woman in 1999, Lucy moved with their two children to Accra. Lucy started working as a helper in a 'chop bar' (a place where cooked food is served). However, she was bitten by a dog and was unable to work for a while. Afterwards she obtained cloth on credit, which she attempted to sell. But, after losing money on crediting cloth to customers, Lucy started selling meat pie instead. That did not go very well either and she started hawking hard-boiled eggs with pepper (a popular snack). As we can see, Lucy had no capital to invest and found it hard to earn money. Gradually the items she sold were less and less capital intensive and less and less profitable. Finally she ended up hawking iced water at a taxi stand at the Tetteh Quarshie roundabout. At first, they were only two women selling water there but as competition hardened, Lucy and the other hawkers had to organise themselves. They formed an association and decided that those who have traded the longest in this location are allowed to operate before 3 p.m. whereas 'newcomers' only can use the location afterwards. They also enforce that everyone take their rounds sweeping up rubbish. Apart from defining their rights in relation to each other, this is also an attempt by the hawkers to strengthen their position in relation to the Accra Metropolitan Authority (AMA) guards known as the *abayee* (meaning 'they are coming!'), who regularly show up and remove them.

Lucy's daily income is only 5-10,000 *cedis* but she saves 4,000 *cedis* (US\$ 0.5) per day with a *susu* collector. Her ex-husband pays her children's school fees; otherwise, she supports them alone. Since she has no money to rent a room, Lucy and the two children sleep in a small kiosk she has managed to build from her meagre savings. She hopes gradually to be able to start selling provisions from this kiosk. With hard work and her children becoming less dependent as they grow up, Lucy may improve her situation through her energetic though exhausting efforts. But, lacking access to capital and other forms of support, she is working against extremely hard odds and is in a vulnerable position should she fall ill or meet other problems.

Male careers

Start-up capital, personal effort and a supportive network are also for men crucial. However, even though many men support their relatives as much as they can, a major difference compared with women's situation is that they do not experience the same immediate burden of taking care of children. If they are not able to support them, they do not. Women do not have that choice.

'Johnny' is a thirty-year-old Akyem, who after Middle School in the early 1990s could not find a job and therefore moved to Accra to help his brother selling second-hand shoes. Trade in imported second-hand clothing and shoes is one of the most common ways the unemployed try to make a living. Johnny was trained by and worked for his brother until he had saved 100,000 *cedis* to start his own business. He sells second-hand women's shoes on the pavement outside the Kantamanto market in partnership with two friends, together with whom he also rents a room. Sharing a daily profit of 50-150,000 *cedis*, the three men are not able to save any money, for as

Johnny says: 'We make just enough money to feed and clothe ourselves. We can't even marry! We have girl friends, but no wives.' Johnny has two children (3 and 10 years old) by two former girl friends. He pays the school fees of the oldest. He also supports his parents a bit. However, without access to a loan and the pavement flooded with second-hand shoes sellers, Johnny's chances to expand his business and to support his dependants properly appear small. This case illustrates quite well the situation for many young men in Accra: they are not in an economic position to get married, and when they still almost without exception do become fathers, they are not able to support their children.

The aim of moving to Accra is of course to improve one's living, and some of those who start on a small scale in the informal economy do make astonishing careers. 'David' (48) has made a great fortune importing second-hand clothes. Having finished Middle School, David moved from Kwahu to Accra in the late 1970s and started selling bags and belts in the streets. He gradually expanded and got his own kiosk where he sold shirts. With his 'natural skills,' as David calls his entrepreneurial spirit, he did well but his business remained on a small scale until 1988 when he got a US\$10,000 loan from a brother working in Canada. This coincided with Ghana's liberalisation policies that opened up the country to foreign textiles and garments products.¹⁵ David registered an import company, and is now one of the most influential second-hand clothes importers in Ghana. His wife works as cashier in his company. He built a large house in Accra in 1996 and in 1999 he built a mansion in his hometown where he spends the weekends. David's children go to college in Toronto. He is the patron of many associations.

It is a long time since David was an informal trader. He has realised the 'Ghanaian dream' of great economic success and political influence. Paradoxically, his business is closely linked to the informalisation process and the strategies of the many job-seekers who seek their fortunes in Accra. The economic constraints people face in the era of liberalisation means that cheap clothes are in high demand at the same time as many try to make a living selling them. David's success therefore thrives both on new opportunities brought along by Ghana's opening up to the global market as well as on the unemployment and poverty simultaneously experienced by the population.

Thus, a more common destiny is that of ice cream seller 'Kofi' (33). Kofi's parents are poor vegetable farmers in Somanya, but an uncle provided Kofi with Middle School education. However, when the uncle died the parents could not afford an apprenticeship for Kofi. He could find no job apart from helping his parents, so in 2001 he moved to Accra where he stays with an(other) uncle. He had saved up 200,000 *cedis* from vegetable sales at home, which he deposited with FanIce, the main ice cream producing company in Ghana. They provide their distributors with bicycles with coolers on credit and some training in keeping accounts. The bicycle sellers are mostly men (cycling is regarded as 'too tedious' for women). To supplement the meagre incomes from the ice cream sales, Kofi sells small meat pies and tarts, which he buys on credit from a woman who makes them at home. Kofi works from 7 a.m. to 7 p.m. and sometimes 11 p.m., but makes only 30-50,000 *cedis* daily. Out of this he is able to deposit 5,000 *cedis* into his FanIce credit account. He also sends a little home to his parents. Kofi sees this as a temporary job, hoping – as thousands of other young men on Accra's streets – that he is on his way to something better.

Crossing gender barriers

Today's meagre formal job market forces men to cross gender barriers and enter female domains. Women on the other hand, so to speak continue to do what they have always done as informal

¹⁵ It is estimated that second-hand clothes imported from mainly Europe and the USA provide 60% of Ghanaians' garment requirements. By 1988, approximately 80% of the original manufacturers in the textile/garment industry had closed down. Source: Report from Workshop on new and used clothing footwear trade and industry in Ghana. Organised by Green Earth Organisation Ghana, The Ministry of Trade and Industry and The Association of Ghana Industries, Accra, 12-13 April, 2000.

traders, and have few opportunities in male domains. A small number of women cross gender barriers by doing 'men's work' like carrying cement and water on construction sites, street selling in the traffic, and growing vegetables for sale on small plots within the city. Such strategies within the informal economy are mostly poverty-driven. A few women make more gender equality-driven career choices in the sense that they are motivated by a wish to pursue their personal interests. These are women who enter male dominated occupations in the formal sector that require higher education like doctor, engineer, manager, accountant and housing agent, or require vocational training in crafts like blacksmith, plumbing, motor mechanics, car spraying or carpentry. Our informants also mention that women increasingly go into professional sports, commercial popular music, and farming for export. The crossing of gender barriers from female to male domains (in the formal and informal economy alike) is however rare in comparison with the increasingly common strategy among men to cross over from traditionally 'male' (both formal and informal) employment into 'female' informal economic activities. These strategies seldom appear to be motivated by personal aspirations towards entering certain occupations on equal terms as women. Rather, men's 'female' strategies are mostly poverty-driven and are caused by a lack of alternatives.

One strategy employed by men is to re-create previously women dominated areas within service provision as a new niche. One example is 'check-check,' which is the popular name for fast food stands (sometimes with seats) serving rice, spaghetti, chicken and salad and other more 'modern' types of food. Young men mostly operate (but don't necessarily own) these stands. One reason is that the 'check-check' stands operate late into the night, which is considered risky for women. When new niches emerge in the informal economy, the association of activities with a particular gender may be less clear-cut. As mentioned, men joined women when second-hand clothing began to flood the market in the 1980s, and today a few men emerge among the increasing numbers of hair-braiders. Male designers of women's dresses have also become more common. The most widespread gender-untypical occupation for men is however petty trade in the food sector: retailing vegetables, hawking prepared food like meat pie or cakes, selling fried rice and stew, selling snacks like cut sugar cane or pawpaw in small polythene bags, and cooking in 'chop bars.' Even within fish trade – an occupation that has been and still is defined as feminine to the extent that no fisherman would even dream of doing it – a few young men can be observed retailing fresh fish on trays in the commercial city centre.

Men usually sell their wares from a basket on the ground or carry them with their hands but, as mentioned, some now 'go to the extreme' of carrying food on their heads. This is considered as feminine behaviour and these men may jokingly be called 'Kojò Besia,' which means 'a man who behaves like a woman' and is normally used as a term for homosexuals or men in drag. Some men actually make a sales gimmick out of the inappropriateness of their gender when they engage in 'female' food vending: they dress up as women, carry their wares on their head, and make a comical performance to attract customers. This is not very common, but the fact that men play with gender roles as an economic strategy can be seen as an expression of a flexible attitude towards the gendering of economic activities.

The same pragmatism is expressed in our informants' attitudes towards men doing women's work. Unemployment and poverty are viewed as acceptable and respectable reasons for men's performance of 'female' activities. A typical answer to the question of how men who do women's work are regarded is: 'everyone has to eat' or 'money answers all things.' It is commonly regarded as better for unemployed men to do 'women's work' than to engage in criminality. When asking a man how he felt about working for his sister selling second-hand bras (of all things), he said: 'money has no name' (meaning 'money has no gender'). In other words, even if men may feel embarrassed when they have to engage in 'female' activities and also by some (though surprisingly few) may be looked down upon, the severity of the situation in the 'male' job market justifies their choice and enables men to redefine their masculinity within the norms of the local gender ideology. Another important factor is that the majority of the men who enter 'female' domains in the informal economy have migrated and therefore perform their new roles out of sight of kin, mates and elders of their hometowns.

When it comes to women doing 'men's work,' people say that they 'admire them', that 'they are bold and modern,' and that 'they are respected for their hard work.' Nevertheless, many express that for example taxi driving is dangerous work for women because they risk being robbed, raped and killed, and women who do physically hard work and develop muscles may jokingly be called 'macho.' It is also reported that many male construction workers dislike having female colleagues: they claim that women do not work as hard as men, but still receive the same pay. Also, sex harassment is mentioned as a problem among women who work in male dominated milieus like motor workshops. The socio-cultural boundaries thus appear to be narrower when women cross gender barriers than when men do it in the opposite direction. However, the fact that women do not enter male domains to the same extent as men enter female domains is not solely related to gender barriers, it is also because jobs traditionally defined as 'male' are scarce.

Informalisation and overcrowding in women's economic domains is not only a gender issue – it is closely linked with class and power. In the market branches that are defined as 'traditionally female,' men are not allowed inside the female domains of the marketplaces. It is difficult for poor or recently established female traders without favourable connections to get access inside a marketplace, but for men it is impossible. Men's gender is used as an exclusion mechanism to maintain the positions of the women who are already 'inside.' As one man who was selling fresh fish on High Street said: 'My wife sells smoked fish in the market, but the women would not allow me to sell inside the market at all.' Some men also travel to rural areas as food crop wholesalers. A female maize wholesaler said she liked having men around on her rural trips because '...they often help us with the heavy bags,' while another complained about men paying the farmers to high prices and underbidding the market women in Accra: '...they do not follow the prices we women have agreed upon amongst ourselves.' A garden egg wholesaler made her point clear: 'We don't like competition from men!' In other words, the leading market women cannot but accept that men are wholesalers 'on the road' or petty traders 'in the street.' but inside the female domain of the marketplace, their interest organisations, and market leaders are able to maintain their stronghold.

Unlike in the 1970s and early 1980s when Claire Robertson described a polarisation between the few rich women on the top of Accra's 'female trading hierarchy' (Robertson, 1984: 121) and the majority of poor women or housewives trading part-time on a small scale at its bottom, the lower end of the hierarchy is no longer 'reserved' for women. Huge numbers of young and unemployed men are now willing to take part in 'female' low-profit marginal informal activities. A process of polarisation thus now occurs within the informal economy between the 'insiders', who are large-scale and predominantly female traders operating from stalls in established marketplaces or shops, and the 'outsiders', who are the increasing number of small-scale traders of *both* genders lacking capital, connections and legitimate locations to trade from.

Conclusions

This paper started by arguing that structural adjustment and informalisation have altered the way in which the urban informal economy in Ghana is gendered. The historical analysis of the gendering of Ghana's political economy showed that gender is situational; women and men have adapted their economic participation to changing economic and political conditions. In the early 1900s trade was naturalised as a female activity space, which benefited both the households that female traders were able to support and the firms producing and distributing European manufactures. As a result of the last decades' labour market informalisation, this female space – unlike in many other places where informalisation leads to a feminisation of the labour force – is de-feminised.

In today's constrained economic circumstances within which most households strive to subsist, the ideal gender model in which men and women perform complementary tasks, cannot be lived up to. Increasingly many women in Ghana, as elsewhere on the African continent, conclude that they manage better without having to support a man or enduring the constant disappointment of

not receiving the expected 'chop money.' Perhaps one could talk about 'failed masculinities' and 'strained femininities' to describe this situation where women's dependency burdens increase as a result of men's inability to provide their share. In the emerging gender literature on African masculinities (i.e. Miescher & Lindsay, 2003), men's failure to realise these expectations is often looked upon as a 'masculinity crisis' (see Walker & Reid, 2005: 10). In Ghana, one can definitely talk about a loss of social position among the men who are 'sitting in the house' and one could perhaps even say that the 'feminisation' of young poor men who do 'women's work' also involves a status loss. However, the gendering of economic activities – before and now – is un-fixed. The socio-cultural boundaries that define what women and men can, should, or ought to do for a living are renegotiated when constraints – or new opportunities – appear. Our analysis of men's performance of 'female' occupations and the surrounding society's response to their behaviour indicates that a similar naturalisation process as when trade was feminised hundred years ago is going on. Besides, since it has been recognised in Ghana that women have accumulated wealth and power through trade and other informal economic activities, men's loss of status when doing this type of work may be smaller than in many other African countries where women's work has generally had very low status.

Though men's failure to fulfil their duties is hard felt both at the personal level and at the household level, the re-gendering of the informal economy is equally a class issue as it is a gender issue. Our informants do comprehend the links between gender and class and view their problems through a political lens. Even though women struggle with the maintenance of their families because men fail to contribute their share, they do not primarily speak of this as a gender-equality or women's liberation issue. Rather, they undertake a micro-macro analysis and very clearly point out that the problems they experience at the household level as well as the competition and diminishing profits they experience as traders are very much related to the structurally conditioned employment situation in the country. Women thus call for political changes that can result in better income opportunities, not the least for men, so that both genders can fulfil their household keeping obligations in accordance with the gender duality model. This would also reverse the erosion of their economic domains.

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SUMMARY

Economic crisis and structural adjustment in Ghana have put large numbers of formal sector employees and civil servants out of work. This informalisation process has gendered consequences. Unemployed people, rural-urban migrants and school-leavers of both genders seek employment in the urban informal economy, and increasingly take up occupations hitherto categorised as 'female' – particularly in retail trade. Overcrowding in women's economic domains thus occurs. This study examines how informally employed men and women in Accra get by in a changing macro-economic environment, and how they accommodate but also stretch local ideologies of gender-appropriate behaviour in their economic strategies. Thus, even if female traders face competition, declining returns and a heavier dependency burden, frustration with government policies failing to create decent jobs (for men) is more prevalent than gender antagonism and ridicule of those who find gender-untypical ways of eking out a living.

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