

Exploring the Motives for Operating in Ghana's Informal Slum Sector

Zogli Luther-King Junior¹, Lawa Emmanuel², Dlamini Bongani³, Kabange Martin⁴

Abstract: In the developing world, slums house a sizeable amount of the urban population and most slum inhabitants are engaged in informal activities. In Sub Sahara African countries this sector has historically contributed above 50% to non-agricultural Gross Value Added. Informal sector activities in Ghanaian slums employ a substantial amount of people, who on average earn about \$8 a day, a figure which is above the poverty threshold of \$2 a day. Most of these slum activity operators reside in slums whereas a sizable amount reside in formal housing, a phenomenon which has led to the growth of Ghanaian urban slums. To assist these slum operators to grow and someday integrate into the formal sector, it is important to find out the factors that motivated them to engage in these activities in the first place. The study employed Exploratory Factor Analysis, on a sample of 344 drawn from the two biggest slums (Sodom & Gomorrah and Akwatia Line) in Ghana's two major cities, Accra and Kumasi respectively. The results show a set of six clusters, explaining 61% of the variation in motives for slum activities. The avoidance of government regulation was found as the main motive for one's involvement in slum activities. Other driving forces include the 'luxury' of working at one's own time, making use of one's talents and family relations, as well as the quest for earning a higher income.

Keywords: Slums; Economic Activities; Motives; Informal Sector; Slums; Government Regulation

JEL Classification: O17

¹ Lecturer, Department of Applied Management, Durban University of Technology, Pietermaritzburg, South Africa, Address: 41/43 M L Sultan Rd, Greyville, Durban, 4001, South Africa, Tel.: 4000031 373 2000, Corresponding author: luther-kingz@dut.ac.za.

² Lecturer, Department of Applied Management, Durban University of Technology, Pietermaritzburg, South Africa, Address: 41/43 M L Sultan Rd, Greyville, Durban, 4001, South Africa, Tel.: 4000031 373 2000, E-mail: emmanuel@dut.ac.za.

³ PhD, Department of Applied Management, Durban University of Technology, Pietermaritzburg, South Africa, Address: 41/43 M L Sultan Rd, Greyville, Durban, 4001, South Africa, Tel.: 4000031 373 2000, E-mail: Dlamini@dut.ac.za.

⁴ Lecturer, Department of Public Management Law & Economics, Durban University of Technology, Pietermaritzburg, South Africa, Address: 41/43 M L Sultan Rd, Greyville, Durban, 4001, South Africa, Tel.: 4000031 373 2000, E-mail: martinK@dut.ac.za.

1. Background

Over the past decades, Ghana has made some progress in reducing the proportion of urban dwellers living in slums, which led to the figure dropping from 27% in 1990 to about 20% in 2008. However, while the proportion has decreased, most recent data shows that the total number of people living in slums has increased from 4.1 million in 1990 to 5.5 million in 2008. With this trend, it is likely that about 14% of the entire Ghanaian population may still live in slum areas by 2020 (NDPC and UN, 2012). According to UN-Habitat, slums are formed due to a combination of factors such as in-migration, poverty, failure of housing policies, poor national and urban policies and lack of planning for urban growth (UN-Habitat, 2003). In the Ghanaian case nevertheless, slums sprung up due to the lack of adequate response mechanisms to urbanisation by the various governments and these slums do not only house migrants, but also a vibrant informal economic sector.

ILO (1972) posits that the informal sector is characterised by ease of entry, reliance on indigenous resources, family ownership of enterprises, small-scale operations, labour-intensive and adapted technology, skills acquired outside the formal school system and unregulated and competitive markets. Slum activities include all informal sector activities that take place only in slum areas and possess most of the characteristics of the informal sector. The ILO further ranks India as having the largest share of informal sector employment, at 83.5% of the total employment. This figure is closely followed by Mali with 82% and Bolivia with 75% (ILO, 2014). According to the Ghana Statistical Service's (GSS) 2010 census, informal sector employment in that country was around 86%.

The Ghanaian economy registered positive economic growth during the period 1984-2015, but this growth did not translate into significant real income gains, employment and supply of housing for the average Ghanaian citizen (Aryeetey and Baah-Boateng, 2015). The country's informal sector, therefore, serves as the best employment alternative enabling individuals to earn a living. Slum activities form part of Ghana's informal sector, which employ about 86% of the nation's workforce according to the GSS, (2012), corroborating Canagarajah and Sethuraman's (2001) study which found out that the informal sector of developing economies employs about two-thirds of labour. Several other studies, in countries such as India, Bangladesh, Ghana and Kenya, have also concluded that operators in slum activities earn high-income levels above the poverty threshold income (Jha, Rao and Woolcock, 2007; Mahoney, 2010; Chege and Mwisukha, 2013; Das and Meher, 2013; Meschkank, 2013; Mahadea and Zogli, 2018).

In Ghana, the various government development programmes geared towards reducing the growth rate of the informal sector has not been fruitful. The recent National Employment Policy, according to Government of Ghana (2014), acknowledged the exacerbating growth of the informal sector and stressed the need

to curb its growth in order to provide sustainable employment in the country. The two slums under consideration, Sodom and Gomorrah (in Accra) and Akwatia Line (in Kumasi) house over 200,000 people and a vibrant informal sector whose operators live in the slum as well as in formal settlements.

For stakeholders to curb the growth rate of the informal sector and provide more scope for formal sector employment, it is important to find out the factors that motivate individuals to operate in informal sector ventures in specific slums under study. The current paper, therefore, fills that knowledge gap.

2. Literature Review: Motives for Slum Activities

The number of slum dwellers worldwide was 650 million in 1990, 760 million in 2000, 863 million in 2013 and is estimated to be about 900 million by 2020, showing an alarming slum growth rate globally (UN-Habitat 2013a, 2013b). To avert this alarming growth, the UN came up with the improved Sustainable Development Goals (SDGs) in 2015. Goal number 11 of the SDGs seeks to ensure universal access to adequate, safe and affordable housing and basic services and upgrade slums by 2030 (UN, 2015). The exacerbating growth rate of slums may not only be due to the inadequacy of urban housing but also the opportunities available in informal slum activities.

Williams (2007) study points out that one of the previously dominant discourses around the motivation of individuals engaging in informal entrepreneurial activities is the “marginalization thesis” in the informal sector of England. This school of thought argues that those that engage in informal entrepreneurial ventures, do so out of necessity, as a result of them being marginalized by formal sector regulation. This means that these individuals migrate from formal business undertakings to informal ones, as a measure of last resort in the absence of favourable alternatives. More contemporary studies suggest that informal entrepreneurs do so out of choice, and Gerxhani’s (2004) study of informal sector activities in developing countries found tax evasion, avoidance government regulation, high cost of formal business, flexibility of informal work schedule, one’s greater work satisfaction, an increase of leisure time, use of one’s expertise, bypass bureaucratic licensing procedures, high cost of formal production, the impact of international competition, and redundancy as motives prompting people to engage in informal activities.

Snyder (2004) on the other hand provided evidence against the external pressures such as discrimination, unemployment and economic restructuring, which transcended throughout the marginalization thesis, believed to heavily account for the movement of individuals from formal to informal activities. This researcher studied 50 informal entrepreneurs in a New York City locality. The main results of this investigation showed that the informal entrepreneurs involved were all doing so

out of choice. Some of their reasons for engaging in informal activities included the need to transform their work identity and to expose their genuine selves. Similar results were also reported by Cross (2000) who did a similar investigation on street vendors. This study falsified the conventional depiction of these street vendors as being in lack of other opportunities. Cross (2000) shows that many of these vendors were involved in this activity out of choice, thereby replacing the universally necessity-driven view of these informal operators, by one which also points towards these entrepreneurs being opportunity-driven.

Rather than simply portraying informal operators as uniquely necessity-driven or opportunity-driven, research in recent years has seen the birth of a third school of thought which supports the idea that necessity and opportunity might co-exist or act together to some extent as a motive for informal entrepreneurs (Aidis *et al.*, 2007). Adom and Williams's (2012) primary study in the informal sector in Ghana found out that 65% are necessity-driven whereas 35% opportunity-driven.

To date, most literature on informal entrepreneurship has been immensely restricted to western and post-socialist economies (Adom and Williams, 2012). Research in this area in the African context and sub-Saharan Africa, in particular, has not so far gained prevalent attention. The kind of literature most common in this part of the globe depicts informal entrepreneurial activities being driven by necessity or operators expressing the need to the formal economy which is characterized by high costs and regulations which make operating in it difficult (Adom and Williams, 2012).

Focusing more on the evaluation of motives of informal entrepreneurs in third world countries, Adom and Williams (2012) investigated 80 informal entrepreneurs in Ghana. They conducted face to face structured interviews and found that the necessity motive predominated amongst participants, especially women informal operators. In addition, the authors also found out that most men who were involved in informal activities did so out of their own free will, and that women who initially entered informal activities out of necessity eventually became more opportunity-driven operators. This is in line with the third school of thought which argues that there could be an overlapping between the necessity driven motive and the opportunity-driven motive. Supplementing income, generating wealth and an operator's desire for greater independence are also some motives for informal sector activities in Latin America, Lesotho and South Africa (Maloney, 2004; Skinner, 2005; Chingono, 2012).

The various studies discussed above describe factors enticing entrepreneurs to engage in informal sector activities in different countries. However, in order to discover the motives for slum activities in the slums of Ghana, 15 variables are drawn from the literature considered.

3. Methodology

Factor analysis enables researchers to analyse the interrelationships among several variables and to explain the variables in terms of their common underlying dimensions (Hair *et al.*, 2010). Factor analysis helps in exploring whether a large number of variables of interest are linearly related to a smaller number of common factors that may be grouped as a set. EFA is to be employed by the current study to determine the factors that motivate operators to engage in slum activities. Literature survey (Gerxhani, 2004; Maloney, 2004; Williams, 2007; Chingono, 2012) enabled the researcher to enumerate various motives for engaging in informal sector activities and a total of 15 variables measured on a 7 point Likert scale was used.

4. Analysis and Discussion

The questionnaire was administered to a total of 344 slum operators in the two slums, 172 in each slum. Factor analysis (FA), with oblique rotation and the principal axis factoring extraction methods, was undertaken to group factors that motivate individuals to engage in informal activities into clusters. 15 variables were run for the FA. Out of the total respondents considered, about 60% were male and 40% were females.

To ensure the factorability of the variables, the Kaiser-Meyer-Olkin (KMO) measure of sampling adequacy and the Bartlett's test of sphericity were conducted. The results of these tests are shown in Table 1. The KMO value is 0.562. As suggested by Hair *et al.*, (2010), for a data set to be factorable, the KMO value must be greater than 0.5, and the KMO value for the current study, being 0.562 meets this criterion. The KMO is not high but acceptable, as seen in other studies such as Huda and Azad (2015) and Hadi, Abdullah and Sentosa, (2016) who also reported low KMOs around 0.5. In this paper, the test is significant with a p-value of 0.000. Both tests suggest that the data relating to the variables collected are factorable as represented in Table 1.

Table 1. KMO and Bartlett's Test

Kaiser-Meyer-Olkin Measure of Sampling Adequacy		562
Bartlett's Test of Sphericity	Approx. Chi-Square	857.706
	df	105
	Sig.	000

Source: Authors' computation, results obtained from SPSS

The factor analysis results show a set of six extracted factors based on the Kaiser's criterion (Eigen values greater than one) that explain about 61% of the total variation in motivation. These are shown in Table 2.

Table 2. Initial Eigenvalues and Total Variance Explained

Factor	Initial Eigenvalues			Extraction Sums of Squared Loadings		
	Eigen values	% of Variance	Cumulative %		% of Variance	Cumulative %
1	2.533	16.889	16.889	2.205	14.701	14.701
2	1.577	10.516	27.405	1.130	7.532	22.233
3	1.520	10.135	37.540	.938	6.254	28.487
4	1.300	8.668	46.208	.712	4.750	33.236
5	1.248	8.322	54.529	.596	3.970	37.207
6	1.022	6.816	61.346	.388	2.588	39.795
7	.973	6.489	67.835			
8	.927	6.179	74.013			
9	.843	5.623	79.637			
10	.754	5.025	84.661			
11	.630	4.202	88.863			
12	.588	3.917	92.781			
13	.555	3.697	96.478			
14	.324	2.162	98.640			
15	.204	1.360	100.000			

Source: Authors' computation, results obtained from SPSS

Of the 15 variables, only 12 were identified with significant loadings by the factor analysis. Only factors with weights equivalent to or greater than 0.32 were considered significant as per Tabachnick and Fidell's (2013) criterion. Hence, as reflected in Table 3, only components that have a loading of above 0.32 are considered. Redundancy, generating wealth and quest for greater independence did not load onto any factor, as shown in Table 3. These variables had a loading value of less than 0.32. The six components, obtained through principal axis extraction method and Oblimin rotation, are presented in Table 3.

The first factor explains about 16.9% of the variation in the motives for engaging in slum activities, with an Eigen value of 2.533 (Table 2). It consisted of three variables; avoiding tax (loading, 0.945), avoiding government regulation (loading, 0.715) and greater satisfaction (loading, 0.472). As slum operators seek to avoid government regulation, they seem to generate satisfaction for what they do. Satisfaction in this sense refers to an operator's contentment with his/her economic activity and working conditions. This first set of variables is labelled as 'Avoiding government regulation'. With Ghana's high VAT rate at 17.5% (as of 2019), which is higher than that of China, South Africa and Kenya, people may prefer to rather engage in the unregulated informal sector. This is consistent with the literature survey in

developing countries by Gerxhani (2004) and Williams and Nadin, (2014) in Ukraine, which also found out that, strict government regulation is a major reason for informalisation.

Table 3. Rotated Matrix

Variables	Factor					
	1	2	3	4	5	6
Avoid tax	.945	-.066	-.005	-.060	.075	-.002
Avoid government regulation	.715	-.101	.032	.006	.055	-.057
Satisfaction	.472	.206	-.035	-.052	-.049	-.028
Supplement income	-.182	.813	.033	-.018	.040	.016
Increase leisure time	.427	.748	-.028	.031	.049	-.090
Networks	.048	-.083	.755	-.006	-.044	-.040
Use one's expertise	-.039	.082	.535	.050	.015	.013
Flexibility of informal business	-.015	-.023	.013	.636	-.037	-.066
Expensive formal business	-.069	.021	.023	.426	.122	-.007
Redundancy	-.050	.017	-.111	-.126	.042	-.091
Taking advantage of business opportunity	.016	-.029	-.192	.202	.629	.030
Survival	-.123	-.031	.195	-.094	.338	-.206
Generate wealth	-.046	-.037	-.031	.019	-.149	-.042
Earn higher income	-.103	-.027	.002	-.071	.093	.653
Greater independence	.073	.138	-.061	.150	-.119	.176
Labels	Avoidance of government regulation	Working at one's own time	Making use of one's talent and relations	Attractive informal sector	Opportunities	Quest for higher income

Extraction Method: Principal Axis Factoring.

Rotation Method: Oblimin with Kaiser Normalization.

Source: Authors' computation, results obtained from SPSS

The second set, with an Eigen value of 1.577, explains 10.5% (Table 2) of variation in the motives for slum activity. It consists of two variables; supplementing income with a loading of 0.813 and increasing leisure time, with a loading of 0.748. However, supplementing income has a greater bearing as a motivation factor than increasing leisure time and this factor is labelled as 'Working at one's own time'. Two major motives for informal activities according to Maloney's (2004) study in Latin America, are the informal sector's flexibility, where operators are independent and work at their own time and the quest for higher income. These have also been found to be crucial motives for slum activities in Ghana. Supplementing income (loading, .813) and increase of leisure time (loading, .748) makes up the second cluster of motives for slum activities.

The third factor, which is labelled as ‘Making use of one’s talent and relations’, consists of two variables, accounting for about 10.12% (Table 2) of the total variance in motives for slum activity. These variables include one’s networks (loading, 0.755) and using of one’s expertise (loading, 0.535). In this set, networks play a bigger role in motivating an operator to engage in a slum activity than a greater use of one’s expertise.

The informal sector is mainly characterised by family affiliated work. This cluster clearly reflects that freedom to make use of one’s talents is a primary consideration for engaging in informal slum activities. Indeed, according to Sen (2014), a key to one’s functioning in life stems from the freedom one has in engaging in an activity of choice. Making use of one’s networks represents the second part of this cluster. Social capital theory, according to Portes (1998) and Putnam (2001) refers to an individual’s ability to benefit from their social networks, interpersonal relationships and membership from their community engagements. Slum operators, in this case, are found to engage in informal activities partly because a friend or relative is already involved in that activity, reducing fear and entry costs. The cluster “making use of one’s relations and talents” therefore combines the capability and social capital theories.

Flexibility of informal business (loading, 0.636) and expensive formal business (loading, 0.426) constitute the fourth factor, labelled as ‘Attractive informal sector’. Both variables have an Eigen value of 1.3 (Table 2) and account for about 8.7% of the total variation in motives for slum activity. Taking advantage of business opportunity (loading, 0.629) and survival (loading, 0.338) jointly load onto the fifth factor, known as ‘Opportunities’. This factor account for about 8.3% of total variation with an Eigen value of 1.2 (Table 2). The sixth factor, Quest for higher income (loading, 0.653) is the only stand-alone factor accounting for 6.8% of total variation with an Eigen value of one (Table 2). As one makes use of his or her family relations and talents, it is imperative that he/she takes advantages of business opportunities around. The informal sector brims with endless opportunities and taking advantage of these opportunities is one major cause of informalisation according to Gurtoo and Williams, (2009). Hence, the opportunities (loading, .629) that slum enterprises offer is one crucial motive for engaging in slum activities in Ghana. Survival (loading, .338), which stems from necessity entrepreneurship is also a major reason for slum activities in Ghana.

5. Recommendations and Conclusion

The objective of this paper was to find out the factors that motivate operators to engage in informal sector activities in slums. The literature review conducted indicated that informal sector activities are underpinned by various motivations in

different countries. The key influences were included in the structured questionnaire administered to 344 operators in the chosen slums. Various interesting results emanated from the data analysis process. One major finding was that Ghana's formal minimum wage is GH ₵ 8 (\$2) is a quarter of what is earned by slum operators (\$8 a day). A higher daily wage in the informal sector is a major attraction for entrepreneurs and which explains why some persons living in formal settlements prefer to engage in slum activities albeit the environmental problems. Furthermore, starting a business in Ghana is a laborious process, as the World Bank ranked Ghana at the 102nd position in 2016 and 114th in 2019 amongst 190 other countries with regards to the ease of starting a business. The deterioration of Ghana's ranking further reinforces the main motive for slum activities in the country which is the avoidance of government regulation. Hence, the informal sector is attractive since government regulation there is not as rigorous as in the formal sector. De Soto (2000), points out that, cumbersome and costly bureaucratic procedures are responsible for most micro-entrepreneurs going into informal sector activities. Hence, policies geared towards removing some of the stringent procedures of operating in the formal sector may help curb the growth of the informal slum sector. Furthermore, policies geared towards the creation of sustainable jobs are needed. As the informal sector is characterized by family labour, providing an enabling environment for them to operate within the confines of the formal sector will, in turn, provide similar opportunities for their relatives.

Although Ghana is blessed with fertile land and good weather, agriculture which was the highest contributor to GDP from independence (1957), is now (in 2019) the least contributor. Sector contribution to GDP as of 2018 was led by services (57%), industry (25%) and lastly agriculture (18%).

Ghana's Medium Term Agricultural Sector Investment Plan (METASIP), Agribusiness Support Division as well as World Bank and USAID's Ghana Commercial Agricultural Project (GCAP) hope to facilitate investment in the agricultural sector by equipping farmers with vital skills and tools. This they hope will lead to the improvement of food security, increase in farmer incomes, sustainable land management and technological improvements. These policies seem to have great objectives but have barely yielded results as agricultural contribution to output is still low. Hence, continuous investment in modernised agriculture and basic infrastructures such as transport, ICT, water and electric systems will lead to the sustainable exploitation of the country's natural resources. Life expectancy in Ghana is about 60 years, whereas the average age of a farmer was 55 years in 2011. Therefore, as a major sector for Ghana's development, engaging youth in agriculture will, in the long run, lead to sustainable economic development and job creation.

References

- Adom, K. & Williams, C.C. (2012). Evaluating the motives of informal entrepreneurs in Koforidua, Ghana. *Journal of Developmental Entrepreneurship*, 17(1).
- Aidis, R., Welter, F., Smallbone, D. & Isakova, N. (2007). Female entrepreneurship in transition economies: the case of Lithuania and Ukraine. *Feminist Economics*, 13(2), pp. 157-183.
- Aryeetey, E. & Baah-Boateng, W. (2015). Understanding Ghana's growth success story and job creation challenges, *WIDER Working Paper*. No. 2015/140.
- Canagarajah, S., & Sethuraman, S. V. (2001). Social protection and the informal sector in developing countries: Challenges and opportunities. *Social Protection Discussion Paper series*. No 0130.
- Chege, P. & Mwisukha, A. (2013). Benefits of slum tourism in Kibera slum in Nairobi, Kenya. *International Journal of Arts and Commerce*, 2940, pp. 94-102
- Chingono, M. (2012). Women, the informal economy and the state: the political economy of gender transformation in Lesotho. Available at: www.worldwewant2015.org/file/283510/download/307349 [Accessed 30 March, 2019].
- Cross, J. (2000). Street vendors, and postmodernity: conflict and compromise in the global economy. *International Journal of Sociology and Social Policy*, 20(1/2), pp. 29-51.
- Das, P.S. & Meher, K.C. (2013). A Critical Analysis of Economic Activities of Slum Dwellers: A Study of Khurda District, Odisha. *The International Journal of Management* 1(2).
- De Soto, H. (2000). *The mystery of capital: Why capitalism triumphs in the west and fails everywhere else*, Basic Books, New York, NY.
- Gerxhani, K. (2004). The informal sector in developed and less developed countries: a literature survey. *Public choice*, 120(3-4), pp. 267-300.
- Ghana Statistical Service (2012). 2010 Population & housing census summary report of final results. Accra: Ghana Statistical Service.
- Ghana Statistical Service (2010). News Brief; new series of the Gross Domestic Product (GDP) estimates. Highlights of the Rebased Series of the GDP- formal press release on November 5, 2010. Accra: Ghana Statistical Service.
- Government of Ghana (2014). *National Employment Policy*, volume 1. Accra: Ministry of Employment and Labour Relations, Ghana.
- Gurtoo, A. & Williams, C.C. (2009). Entrepreneurship and the informal sector: some lessons from India. *The International Journal of Entrepreneurship and Innovation*, 10(1), pp. 55-62.
- Hadi, N.U., Abdullah, N. & Sentosa, I. (2016). An Easy Approach to Exploratory Factor Analysis: Marketing Perspective. *Journal of Educational and Social Research*, 6(1), p. 215.
- Hair J., Black W., Babin B., & Anderson R. (2010). *Multivariate data analysis*, (Seventh edition). Upper Saddle River, NJ: Pearson Prentice Hall.

Huda, K.N. & Azad, A.K. (2015). Professional Stress in Journalism: A Study on Electronic Media Journalists of Bangladesh. *Advances in Journalism and Communication*, 3(04), p. 79.

ILO (1972). *Employment, Incomes and Equality: A Strategy for Increasing Productive Employment in Kenya*. Geneva: International Labour Office.

ILO (2014). *Transitioning from the informal to the formal economy*. International Labour Conference. Geneva: International Labour Office. Available at http://www.ilo.org/wcmsp5/groups/public/---ed_norm/---relconf/documents/meetingdocument/wcms_218128.pdf [Accessed 20 December, 2018]

Jha, S., Rao, V. & Woolcock, M. (2007). Governance in the gullies: democratic responsiveness and leadership in Delhi's slums. *World development*, 35(2), pp. 230-246.

Mahadea, D. & Zogli, L.K.J. (2018). Constraints to growth in informal sector activities and formalisation: A case study of Ghanaian slums. *The Southern African Journal of Entrepreneurship and Small Business Management*, 10(1), pp. 1-9.

Mahoney, S.M. (2010). *Searching for a better life: Young people living in slum communities in Bangkok* (Doctoral dissertation, University of Bath).

Maloney, W.F. (2004). Informality revisited. *World development*, 32(7), pp. 1159-1178.

Meschkank, J. (2011). Investigations into slum tourism in Mumbai: poverty tourism and the tensions between different constructions of reality. *GeoJournal*, 76(1), pp. 47-62.

NDPC and UN (2012). *Achieving the MDGs with equity in Ghana: unmasking the issues behind the averages*. Available at: (A technical paper). Available at [http://afrobarometer.org/sites/default/files/publications/Dispatch/ab_r6_dispatchno6.pdf] [Accessed 23 April, 2019].

Portes, A. (1998). Social capital: Its origins and applications in modern sociology. *Annual review of sociology*, 24(1), pp. 1-24.

Putnam, R. (2001). Social capital: Measurement and consequences. *Canadian Journal of Policy Research*, 2(1), pp. 41-51.

Sen, A. (2014). Development As Freedom (1999). *The Globalization and Development Reader: Perspectives on Development and Global Change*, p. 525.

Skinner, C. (2005). *Constraints to growth and employment in Durban: Evidence from the informal economy*. School of Development Studies, University of KwaZulu-Natal.

Snyder, K.A. (2004). Routes to the informal economy in New York's East Village: Crisis, economics, and identity. *Sociological Perspectives*, 47(2), pp. 215-240.

Tabachnick, B. G. & Fidell, L. S. (2013). *Using multivariate statistics* (Sixth edition). New Jersey: Pearson Education Inc.

UN (2015). *The Sustainable Development Goals Report, 2015*. New York: United Nations.

UN-Habitat, (2003). *The Challenge of Slums: Global Report on Human Settlements*. Nairobi: UN-Habitat.

UN-Habitat, (2013). *Streets as public spaces and drivers of urban prosperity*. Nairobi: United Nations Human Settlements Programme.

UN-Habitat, (2013). *Designing and Implementing Street-led Citywide Slum Upgrading Programmes a Training Module Companion*. Nairobi: Kenya. Available at <https://unhabitat.org/books/designing-and->

[implementing-street-led-citywide-slum-upgrading-programmes-a-training-module-companion/](#)
[Accessed 14 May, 2019].

Williams, C. & Nadin, S. (2014). Facilitating the formalisation of entrepreneurs in the informal economy: towards a variegated policy approach. *Journal of Entrepreneurship and Public Policy*, 3(1), pp. 33-48.

Williams, C.C. (2007). The nature of entrepreneurship in the informal sector: evidence from England. *Journal of Developmental Entrepreneurship*, 12(02), pp. 239-254.

World Bank (2016). *Starting a Business in Ghana - Doing Business - World Bank Group*. [Online] Available at: <http://www.doingbusiness.org/data/exploreeconomies/ghana/starting-a-business/> [Accessed 14 March, 2019].

World Bank (2019). *Doing Business 2019, Ghana*. Doing Business: Training for reform. A World Bank Group Flagship report (16th Edition).