Analysis of Socio-Demographics of Necessity-driven Entrepreneurs in Selected Cities in Ghana

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Abstract

The study analysed the dynamics of necessity-driven entrepreneurs, using the sociological approach to start-ups. The paper explored the risk appetite and the entrepreneurial potential of those involved in the street hawking business. Utilising the sequential transformative design, structured interviews were used to collect data from 306 street hawkers in Accra, Kumasi, and Cape Coast. Subsequently, 25 follow-up interviews were conducted, using a structured interview guide. Data were collected over ten months due to the complex nature of the respondents of the study. Descriptive statistics and texts were used to analyse the data. The results indicated that the majority of the respondents had only basic education or no formal education. Furthermore, the respondents were mostly women and young people without formal jobs nor any means of livelihood. The study has implications for policy on education, especially basic and adult education, as several of the respondents barely have basic education. There needs to be a social intervention programme to equip the street hawkers with the right employable skills to help develop their skills and promote the growth of their businesses. The paper also makes a case for nurturing their skills as a means of poverty alleviation.

***Keywords*:** *Socio-demographics, Necessity-driven entrepreneurs, Street hawkers, Ghana*

Introduction

The economic situations in various developing countries create conditions where self-employment and entrepreneurship, especially necessity-driven entrepreneurship, form the bulk of employment (Narita, 2020). As noted by Rosa, Kodithuwakku and Balunywa (2006), researchers from the Global Entrepreneurship Monitor were surprised to observe high rates of entrepreneurial activity in developing countries, compared to most developed countries. Additionally, the conditions for entrepreneurship are far from ideal in several regions where rapidly growing new ventures are the exception, not the expected outcome. There are nations where starting a business becomes the only viable or possible option due to the high rate of unemployment and the non-existent or inadequate social safety networks.

Studies, such as Fairlie and Fossen (2019), show that the decision of individuals to become self-employed is based on different factors, including the availability of opportunities, necessity, social support, and poverty. Sociological theorists (Hagen, 1963; Lehmann, 2010) argue that the lack of paid jobs may drive people to become entrepreneurs. A number of these theorists, including (Hagen, 1963; Hoselitz, 1963), suggest that people who lack jobs or are in search of jobs ('between things') may take on the activity of necessity entrepreneurship. Many entrepreneurs started their ventures because they lacked significant opportunities for paid employment (Amit & Muller, 1995; Danson, Galloway & Sherif, 2020; Ampadu-Ameyaw *et al.,* 2020). Consequently, over the years, different types of entrepreneurs have been identified in the literature (Acs, 2006; Agupusi, 2007) and necessity entrepreneurship is one of such classification.

The concept of "necessity or opportunity entrepreneurship," which categorizes entrepreneurial activities based on entrepreneurs' need to meet current basic physiological needs, has become popular among researchers (Gurtoo & Williams, 2009; Giacomin *et al*., 2011). Necessity-driven entrepreneurs become self-employed, because of the absence of an employment alternative (Reynolds *et al*., 2002; Minniti *et al*., 2006). Opportunity-driven entrepreneurs, on the other hand, start a venture in search of growth, profit, innovation and personal aspirations (Cullen, Johnson & Parboteeah, 2014; Amoros *et al.*, 2019). Such businesses have a high potential for growth (Burke,

Zawwar & Hussels, 2019). However, necessity entrepreneurs are driven by the need to meet the immediate and necessities of life. It is linked to the activities in the informal sector (Gries & Naude, 2011; Amoros *et al.*, 2019). Researchers in developing countries tend to agree that basic entrepreneurial goals (autonomy, opportunity, moderate risk-taking) remain the primary motives for successful business start-ups and growth in developing countries (Frese & De Kruif, 2000). However, in the case of the street hawkers, they are largely influenced by the lack of employment opportunities in societies and not necessarily autonomy or business opportunity (Reynolds *et al.*, 2002). As Serviere (2010) posits, unemployed individuals consider starting a business as it remains the only feasible option. In other words, these individuals engage in such vocations due to the absence of income, lack of job opportunities and limited government support (Sarpong & Nabubie, 2015).

The challenges confronting Sub-Saharan African countries include illiteracy, poverty, hunger, migration, growing unemployed youth, lack of jobs and urbanization (United Nations Conference on Trade and Development, 2018; International Monetary Fund, 2018; Aluko, 2019). The result is that several unemployed citizens engage in menial jobs, including hawking in the streets. The International Labour Organization report on employment in Africa (2020) submitted that the unemployment figures in sub-Saharan Africa stood at 33.5 million in 2019. A total of 12.2 million of the 33.5 million unemployed people were youth. Such individuals are compelled to enter into necessity-driven ventures because of the need to meet mostly their physiological needs, as opined in Maslow (1943) theory of need. The street hawking situation in Ghana follows, to some extent, the reasons explained earlier. They constitute a large portion of the informal economy. A 2017 Department of Social Welfare Report (Annor, 2017) estimated about 300,000 persons were involved in this activity. It is a common phenomenon to observe on streets, street corners and traffic jams, where people engage in petty trading, selling low-value items, as observed in Plate 1 and 2. Street hawkers constitute an endangered workforce and the most exposed vocation in the country due to the conditions under which they operate. In other words, they are exposed to both operational and psychological risks.

These risks include the experience of harassment from tax officers to knock-downs by hit-and-run motorists (Sam, Akansor & Agyemang, 2019). They also face health problems due to the absence of proper restrooms at their points of business. Not only are they a threat to themselves, but they also are a threat to others as they are agents for street congestion and traffic jam. In addition, they are agents for spreading communicable diseases due to poor hygiene practices, including poor handling and storage of the products they sell (Jaishankar & Sujatha, 2016). Attempts by different city authorities, over the years, to stop the activities of street hawkers have proved futile. The main reason is that these hawkers do not have alternative jobs for livelihood (Gillespie, 201). As Adama (2020) submits, street vendors are most often harassed and subjected to violent treatment by law enforcement officers. Despite these dangers, they constitute an easy and convenient shop for their target market, who are mainly drivers and passengers in moving vehicles as well as pedestrians.

Previous studies, including Israt and Adam (2019), have concentrated on the dangers of street hawking activities, but have not analyzed the socio-demographic dynamics of those who participate in this activity. The consequences and the individual level antecedents of such necessity-based business activities have not received much research attention (Kautonen & Palmroos, 2010). Similarly, these studies have focused on how gender, age and other demographics predict entrepreneurial success. They have not focused on street hawkers or necessity-driven entrepreneurs. For example, studies, such as (Adom & Williams, 2012; Koramoah & Abban-Ampiah, 2020) focused on business owners with the formal location of the business in developing countries. Also, Sallah and Caesar (2020) focused on how the availability of intangible assets promote women business, while Appietu, Dankwa and Caesar (2020) focused on microfinance. From these studies, the case of the many necessity-driven entrepreneurs, particularly those in developing countries, who initiate start-ups in anticipation of future employment opportunities in other jobs, still require much attention (Caliendo & Kritikos, 2019). This is because these earlier works, including (Spire & Choplin, 2018; Biney, 2019) focused largely on the problems of street hawking with few (Henderson, 2019; Tan'G & Aminuddin, 2019) highlighting its economic benefits to the society.

However, Biney (2019) stumbled on an age-old problem of access to finance. From these empirical works, it could be realized that extant studies have not looked at the demographic characteristics of people engaged in street hawking. Neither have they linked the operations of these classes of business to entrepreneurship nor analyzed the tendency of such activities to spur entrepreneurial activities in the country.

The focus on sociodemographic characteristics and necessity-driven entrepreneurship are relevant in especially entrepreneurship research, because of its impact on recent policy initiatives by the Ghana government, such as the national youth employment and the national entrepreneurship and innovation programmes which are all aimed at necessity driven entrepreneurship. Moreover, though prior research has indicated that entrepreneurs start their businesses as a result of insufficient opportunities for paid employment in developing countries, few have examined the socio-demographic characteristics of these necessity driven entrepreneurs in the context of street hawking. Understanding the socio-demographics would aid researchers not to concentrate on only the risks/dangers of street hawking, but to focus on how such a vocation can be transformed into sustainable businesses. It would also guide policy formulation in dealing with the dangers involved in this vocation. More importantly, it would aid policymakers to tap into the good side of these activities to help contribute positively to the economic growth of the country.

Based on the aforementioned implications, this study sought to examine the socio-demographic (sex, education, region of origin, marital status, income) of street hawkers and to evaluate their entrepreneurial inclination including their risk appetite as well as understand their motives for engaging in such ventures. This is one of the few studies that analyze the activities of street hawkers within the context of necessity-driven entrepreneurship and makes a case for their entrepreneurial inclination. The study was, therefore, guided by three research questions. First, what are the socio-demographic characteristics (sex, age, marital status, level of education and region of origin) of the street hawkers? Second, what are the motives for entering into such ventures and what is the nature of such businesses? Finally, what are the entrepreneurial inclination of those engaged in such businesses? The result from the research is

expected to better inform policymakers on strategies to employ to help streamline or improve the activities of such businesses.

The rest of the paper is divided into three sections. The second section focuses on the literature review on the nature of the hawking and hawkers' market in Ghana. This is followed by the research methodology for the study. The third and fourth sections examine the results and discussion, and conclusions and recommendations, respectively.

Literature Review

Theoretical Review

The discussion on street hawking activities is situated within the framework of sociological approaches to entrepreneurship and motivational theories. Theorists of the sociological approach to entrepreneurship (Hagen, 1963; Hoselitz, 1963) postulate that people become entrepreneurs because of negative displacements, such as being among the minority and the marginalized. Others are people 'between things,' such as migrants, people in search of jobs; positive pull influences, such as partner, mentor, parent, role model, and positive push factors, such as career path that offers entrepreneurial opportunities. These factors often compel individuals to engage in activities that help to restore them to their positive disposition. One such activity is the decision to take on street hawking, a necessary venture.

Maslow's (1943) seminal work on motivation also provides a basis and the theoretical foundation for explaining why people become necessity entrepreneurs. According to his hierarchy of needs theory, people are motivated by going through a five-step hierarchy of needs. Dencker *et al.* (2021) indicated that Maslow believed that people have the inborn desire to self-actualize, however, to achieve this ultimate goal, some more basic needs such as the need for food, safety, love, and self-esteem must be met. The most basic of Maslow's needs are physiological needs: air, food, water, clothing and shelter. Once physiological needs are satisfied, people tend to become concerned about safety. Likewise, when the safety needs have been met, the need for belongingness follows, which according to Maslow, covers social needs. Esteem needs the next in the hierarchy, denotes the desire to be respected by

peers, feeling important, and being appreciated. Finally, at the highest level of the hierarchy, the need for self-actualization, that is becoming what one can become (Maslow, 1943).

Though, Alderfer (1969) developed a similar needs theory; Existence, Relatedness and Growth (ERG), Maslow's motivation framework is used to conceptualize "necessity entrepreneurship" by describing it as venture creation activities by individuals who seek to fulfil their basic physiological and safety needs (Dencker *et al*., 2021). Accordingly, street hawkers pursue their businesses out of the need to have access to food, water clothing, and shelter, and also to fulfil their basic security and financial needs.

Conceptual Framework

The concept of entrepreneurship has been defined differently by various writers. Some view entrepreneurship as a process of starting and creating a new venture, whilst others define entrepreneurship as building mindset and skills (Diandra & Azmy, 2020). A synthesis of the definitions from (Cantillon, 1931; Schumpeter, 1934; European Commission, 2003; Diandra & Azmy, 2020) show the definition of entrepreneurship is often based on the limited qualities of the entrepreneur. In this paper, entrepreneurs were defined as persons who seek to create value, through the creation or expansion of economic activity through the identification, exploitation of new products, processes and markets with the expectation of venture growth and survival. Therefore, entrepreneurial activity is an ingenious activity in the quest of offering value, through the creation of or increasing economic activity through the identification and exploitation of opportunities to create sustainable new products, processes or markets (Ahmed & Seymour, 2008).

The concept of necessity and opportunity-driven entrepreneurs originated from the "push-pull" concept (Giacomin *et al*., 2011; Al Matroushi *et al*., 2020). Gilad and Levine (1986) described push factors as negative situational factors that compel individuals to go into entrepreneurship and pull factors as positive indicators, which "pull" individuals towards entrepreneurship. Individuals go into entrepreneurship due to feelings of dissatisfaction and are pulled into it because they expect a monetary or non-monetary reward (Amit & Muller, 1995; Uhlaner & Thurik, 2007). In other

cases, "push" entrepreneurs are described as individuals who are not only dissatisfied but lack any other opportunities, for example, because of unemployment or being pressured into taking over a family business (Dawson, 2012). Pull factors drive opportunity entrepreneurs, while push factors influence necessity entrepreneurs (Bhola, *et al.,* 2006; Meyer & Hamilton, 2020). Likewise, Block *et al*. (2015), also indicated that the concepts of opportunity-driven and necessity driven entrepreneurship were identified by the Global Entrepreneurship Monitor (GEM) in 2001. The difference between the two types of entrepreneurship is in the motivation of the entrepreneurs who start the venture. They argued that opportunity entrepreneurship is viewed as pursuing opportunities to start a business, while necessity entrepreneurship involves starting a business based on a need (Block *et al.*, 2015). Other researchers have criticized the vague distinction between necessity and opportunity entrepreneurs (Giacomin *et al*., 2011).

Extant literature shows that various conceptual frameworks have been developed to explain the factors that drive the decision to engage in entrepreneurial activity (Chakraborty, 2019). A stream of thought that followed distinguished between entrepreneurs driven by economic need and those motivated by a desire for self-realization. The terms "necessity" and "opportunity" entrepreneurship can be ambiguous (Dawson & Henley, 2012). Different situations may necessitate the starting of a venture. For example, if an individual lacks autonomy in his/her work, the need for independence may create the necessary condition for self-employment (Hughes, 2003; Appiah-Nimo, *et al*., 2019; Fairlie & Fossen, 2019). This situation may apply to people of different age groups and gender.

Furthermore, entrepreneurship in the informal sector might be rather an opportunity than necessity driven (Banerjee & Duflo, 2007; Cullen, Johnson & Parboteeah, 2014; Amorós *et al*., 2019). However, this is not the case for Ghana, where 13.7% of youths (people between the ages of 15-35 years)[1] and graduates are unemployed (International Labour Organization, 2019; Ampadu-Ameyaw *et al.,* 2020). This group would certainly include the street hawkers and others engaged in necessity-driven activities. This is because such individuals might have chosen voluntarily to become self-employed informal

[1] The National Youth Policy of Ghana (2010) defines youth as people between the ages of 15 to 35 years.

street vendors, because of the flexibility and possibility of growth in street commerce (Cross, 2000). For example, a study carried out in Latin American countries by Maloney (2014) revealed that most of the respondents, who were entrepreneurs, in the study preferred to work in the informal sector. Similarly, Snyder (2004) found the main reasons for operating in the informal sector to include limitations in the formal sector. Williams (2009) concluded necessity and opportunities are the reasons why people operate in the informal sector in Russia, Ukraine and England.

Adom and Williams (2012) found that, for 65% of the respondents, the principal reason for starting a business was necessity based. Furthermore, it was not unusual that necessity-driven entrepreneurs shifted towards being opportunity-driven. Desai (2009) and Aluko (2019) submit that necessity entrepreneurship is closely related to informal entrepreneurship. The size of the informal sector in developing countries, therefore, explains the high rates of necessity entrepreneurship. However, this does not always apply, since a study showed that Indian informal entrepreneurs are rather opportunity-driven (Gurtoo & Williams, 2009). Generally, the rates of necessity entrepreneurship in a country are negatively related to income and level of social security (Minniti *et al*., 2006). Low-income countries are usually countries with the highest rates of necessity entrepreneurship (Reynolds *et al*., 2001; Acs *et al*., 2005). One explanation is the high rates of unemployment in those countries (Minniti *et al*., 2006).

The success of necessity entrepreneurs on a micro-level is still a subject for empirical investigation. Necessity entrepreneurs are less successful than opportunity entrepreneurs (Vivarelli, 2004). This is in line with the finding that necessity entrepreneurs have no intentions of growth and innovation (Hessels, 2008). However, Poschke (2013) found in his cross-country analysis that necessity businesses, except for young firms, have a similar survival rate as other businesses. Reynolds *et al*. (2002) showed that necessity entrepreneurs are almost as successful as opportunity entrepreneurs. Joona (2018) indicated that, with time, a necessity entrepreneur can develop core entrepreneurial competencies. Similarly, Cirera and Qasim (2014) suggested necessity entrepreneurs could graduate to opportunity entrepreneurs. Aidis *et al*. (2005) further stated that the concept of necessity or opportunity entrepreneurship is

too static, and necessity entrepreneurs might become more opportunity-driven over time, mainly because of the individual's learning capacity. Joona (2018) submits entrepreneurs could transition from necessity- to opportunity-driven entrepreneurship.

There seems to be agreement on the qualities of necessity entrepreneurs. Generally, they have a low education level (Bhola, 2006; Poschke, 2013). Furthermore, women are more likely to be necessity driven when starting a business than men (Acs *et al*., 2005). As Aidis *et al.* (2005) submit, men tend to be independent and tend to have more opportunities than women. In most economies, including Sub-Saharan African (SSA) countries, men tend to own and control more resources than women (Bapuji, Ertug & Shaw, 2020). Studies, such as IMF (2017) and Hilson, Hilson and Maconachie (2018), indicate that one-third of new entrepreneurs in SSA emanate from necessity, using the informal sector as a safety net. Furthermore, such businesses are more in countries where women have fewer possibilities and get less support to participate in the economy and the labour market (Minniti *et al*., 2006). A 2016 Ghana Labour Force Survey Report revealed that females were more likely to be unemployed than their male counterparts (Ghana Statistical Service, 2016). Moreover, necessity entrepreneurs have smaller businesses and expect their firms to grow less than opportunity entrepreneurs (Poschke, 2013). This is in line with the finding that necessity entrepreneurs are more afraid of failing than opportunity entrepreneurs (Bhola, 2006), since their business is their only, and last, resort.

A major feature of street hawking is the potential threat they are deemed to pose to society, especially when it comes to the sale of food and drinks (Jaishankar & Sujatha, 2016). Cortese *et al*. (2016) found that 76% of the street foods sold were made at home, with no external oversight; 12% of the vendors did not use ice when transporting perishable foods, and 33% never took the required food-handling course. A further 95% did not wash hands between food and money transactions and restroom breaks while selling on the street. Mensah *et al*. (2002) concluded that street foods can be sources of enteropathogenesis. Amid a pandemic like COVID-19, one can imagine the health risks such activities could pose to those who patronize the products from these street vendors. These issues raise the question of regulations of activities of such

businesses. In Ghana, the Food and Drugs Authority (FDA) is responsible for enforcing regulations regarding drinks, foods and drugs.

Street hawking is a phenomenon in Sub-Saharan countries as these necessity entrepreneurs are present in most of these countries. A 2017 Department of Social Welfare Report (Annor, 2017) shows that there are about 300,000 persons who currently live and work on the streets of Ghana. It is much more of a survival strategy for the rural and urban poor. Hawking is the sale of low-value items or convenience products on the street. In Ghana, just like in some other African countries, this is done in pedestrian walkways, traffic or places with heavy vehicular traffic (Mitullah, 2003). It is also common at bus stops or terminals. They normally do not have permanent shops (National Policy on Urban Street Vendors, 2004; Sam, Akansor & Agyemang, 2019).

An observation from the various points of sales by street hawkers indicates people between the ages of 13 and 25 years (Biney, 2019). This implies that a number of these vendors may have dropped out of school or never attended school at all (Mitullah, 2003). It is common to find women carrying children at their back engaged in this vocation in adverse weather conditions. In most of these areas, more women than men are often seen (Akuoko, Ofori-Dua & Forkuo, 2013), including pregnant and nursing mothers. Amegah and Jaakkola (2014) found that pregnant women on the streets are often exposed to traffic-related air pollution that could affect the growth and development of their fetuses.

Street hawkers operate a convenience shop in motion, patronized mainly by drivers and passengers in moving vehicles and other commuters. The practice is common in the regional capitals and some towns across the country. They carry on their heads or hold in hands all sorts of products, from food, drinks, medicine, candies to clothing and electrical appliances as well as dog chains. Most of the items are of low value, an indication that they may not earn much by way of daily sales (Steel, 2012). The dangers of the vocation have often compelled city authorities to form a task force to forcefully eject street vendors from their respective points of the business (Forkuor, Akuoko & Yeboah 2017). There are currently no national laws or policies on street hawking in Ghana. Meanwhile, there have been deeper concerns by health and highway authorities about the risk they pose to those who consume food, drink,

medicine and similar items purchased from these street vendors. It is common to find the items they sell exposed to the hot sun and the dusty air. They are often blamed for the poor sanitation in the cities and towns. People have questioned their hygiene practices while they are in the street, which tends to affect their health (Skinner, 2011).

Similarly, compared to other places, like Mumbai, as found in Kumari (2015), street hawkers in Ghana are confronted with challenges, such as forced eviction, bribe payment, lack of facilities, including toilet and lighting, and lack of social security. Another issue is that they have often been involved in fatal accidents that often lead to their death. Sometimes, in their attempt to reach a passenger in one moving vehicle, they are hit by another vehicle. Despite these health and safety risks, these vendors still pursue this business. Just like any other business, these vendors face other business risks, such as marketing, strategic, legal, physical and management risks (de Araújo Lima, Crema & Verbano, 2020). Treschevsky *et al.* (2020) document a lack of sales or markets as risks small businesses face. Yet, they continue in this business, because it remains a reliable source of employment for many as a source of income and livelihood. It is also regarded by some as a source of training for people who pursue a carrier in salesmanship and distributorship.

Research Methods

Utilizing a mixed-methods approach with an emphasis on a quantitative approach, the study examined the socio-demographics of street hawkers (necessity entrepreneurs) in selected cities (Accra, Kumasi and Cape Coast) in Ghana, using a sequential transformative design (Ishtiaq, 2019; Neupane, 2019). This design helps study elements in natural settings and provide the least control over variables. It permits the use of qualitative methods, such as interviews, observations and quantitative techniques, such as questionnaires (Mockford, 2008). There was a two-step process. From the theoretical perspective and existing literature, there was the need to conduct a survey, using an interviewer-administered questionnaire (Okamoto *et al.*, 2002). The results from the survey guided the qualitative data collection process, using an interview guide to corroborate the findings from the quantitative survey. The results from both methods were integrated during the interpretation of data.

The cities of Accra, Kumasi and Cape Coast were selected because street hawking is prevalent in these cities compared to other cities in the country. Moreover, the characteristics of such street hawkers are similar (Gillespi, 2017). Furthermore, Accra and Kumasi are the most economically vibrant cities in Ghana. These cities host big financial institutions, companies, multinational corporations, educational institutions, hospitals and airports. Most of the middle to upper class in society work and live in these two cities. In the case of Cape Coast, it is a historic city (the first capital town of Ghana). It hosts a lot of the tourists and historical sites of Ghana. Due to the absence of larger businesses, street hawking is the predominant economic activity (Plate 3).

The target population included street and wayside sellers, including those selling in traffic. Statistics on the total number of people selling in the streets and the wayside is not readily available. However, the Department of Social Welfare Report in 2017 (Annor, 2017) shows there are about 300,000 persons who currently live and work on the streets of Ghana. Due to the unavailability of statistics on the target population for the study, a purposive sampling technique was employed to collect quantitative data from 306 street sellers in three major cities in Ghana, including Accra, Kumasi and Cape Coast (see Figure 1).

The use of purposive sampling in this study is encouraged by Jufrida *et al*. (2019) who have submitted the appropriateness of purposive sampling in such quantitative studies. Besides, 25 key informants were interviewed from Accra (10), Kumasi (10) and Cape Coast (5). The key informants, who were purposively sampled, were made up of hawkers who had been in the business for at least four years. They were mainly people 18+ and were treated as a homogenous group. They were mainly opinion leaders of this informal group.

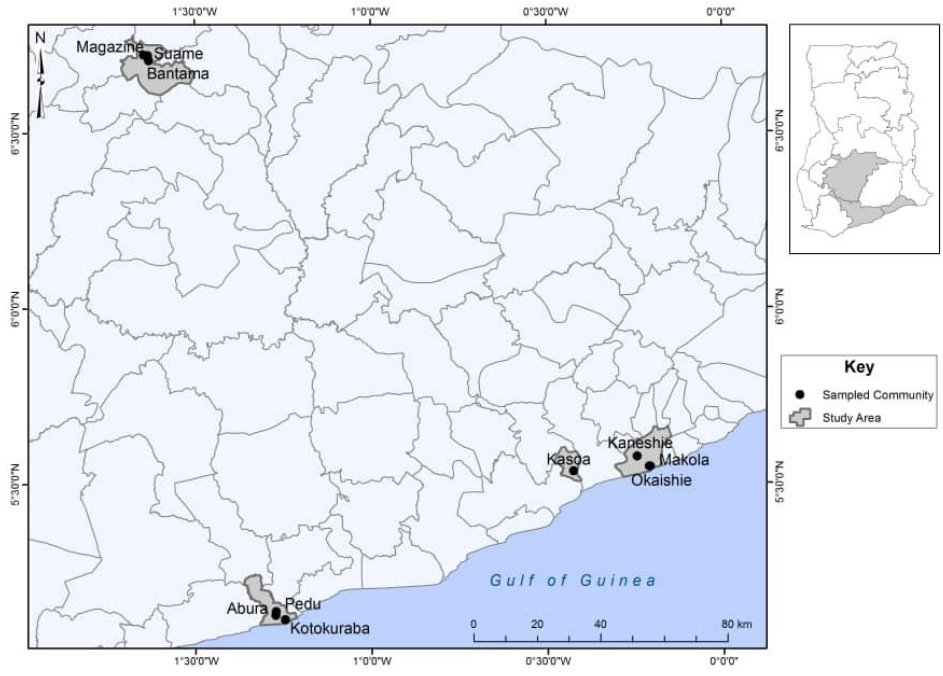

Figure 1: Map of Study sites in Accra, Kumasi and Cape Coast.

The study used primary data sourced, using interviewer-administered questionnaires and interview schedule and interview guide. The questionnaire items focused on the socio-demographic characteristics of the respondents, the nature of the street hawking business, including why people go into such an activity, benefits, dangers, and whether they see their activities as entrepreneurial. The variables were measured on an ordinal scale, asking respondents to rank in most instances. The instrument for the interviewer administration was written in English, but translated into a local language due to the educational background of the respondents. To avoid respondent biases, questions were kept short and simple. Furthermore, difficult concepts were broken down and leading questions were avoided. To ensure validity and reliability, the questionnaire was pre-tested in the Sekondi-Takoradi Metropolis. After the pre-test, some of the questions were revised. The instrument was also given to other experts to read and correct further possible errors.

Data collection spanned over 10 months (December 2019 – September 2020). The first eight months were for quantitative data collection and the remaining two were devoted to qualitative data collection. Data were analyzed, using descriptive statistics, such as frequencies and percentages. The exploratory descriptive methods employed permit the use of descriptive statistics and thematic analysis strategies in understanding the characteristics of the respondents or the phenomenon being studied (Mockford, 2008; Johnson, 2018; Pelzang & Hutchinson, 2018).

Results and Discussion

The first objective of the paper was to analyze the socio-demographic characteristics (sex, age, marital status, level of education and region of origin) of the street hawkers. From the analysis of the descriptive statistics in Table 1, it was observed that street hawking was dominated by women who made up 55% (169) of the respondents. These findings support views in the literature by Acs *et al*. (2005) and Bhola *et al*. (2006), who concluded that necessity entrepreneurship was common amongst women. A plausible reason that could account for such a finding is the issue of female unemployment in these areas. Women have a high potential of being unemployed than men in Ghana, according to a 2016 Ghana Statistical Service report. This is because they have less access to economic resources and may not have had access to education, which is needed for much more professional and decent work that pays more than hawking on the street.

Table 1. Sex of respondents

Sex	Frequency	Percent
Male	137	44.8
Female	169	55.2
Total	**306**	**100.0**
Age		
14-24	84	27.5
25-34	123	40.2
35-44	68	22.2
45-54	27	8.8

55-64+	4	1.3
Total	**306**	**100.0**
Marital Status		
Married	106	34.6
Divorced	10	3.3
Separated	1	.3
Unmarried	189	61.8
Total	**306**	**100.0**

It was also observed that the majority (40%) of these street vendors, as per the sampled data, aged between 25-34 years, as shown in Table 1. Overall, 67.7% fell between the ages of 14-34 years, indicating that the majority of these hawkers are youths. According to Ghana's National Youth Policy (2010), youth is defined as those between 15-35 years. In a country where there are no unemployment benefits, engaging in menial jobs, like street hawking, remains one of the alternative livelihoods. The results support the frequent calls by society for the government to initiate programmes to reduce unemployment, especially among youths and women. Concerning the respondents' marital status, 62% were unmarried. Meanwhile, females dominated the vocation with about 55% of the respondents being women and 45% males. As indicated earlier, women are often disadvantaged in the labour market (Ghana Statistical Service, 2016). The case is precarious where these women possess no or minimal skills. Therefore, they resort to activities, such as street hawking. Furthermore, Table 2 provides the results on the level of education of the respondents. From the results, it was observed that people who are into such ventures have a relatively low educational background. Table 2 shows the educational level of the respondents.

Table 2. Level of education of respondents

Level of Education	Frequency	Percentage
No Formal Education	55	18.0
Went to School but No Education	101	33.0
Left School with No Certificate	36	11.8
Went to University	1	.3
Junior High School (JHS)	112	36.6
Senior High School (SHS)	1	.3
Total	**306**	**100.0**

Overall, 63% of the respondents either did not attend school, did, but believe they did not acquire any education or had no certificate, while 36% had attended junior high school. Reasons for dropping out of school included the absence of family and financial support. This result supports the findings by Poschke (2013), which states that necessity entrepreneurs often had a low education level. Therefore, in cases where they look for alternative jobs, their preferences are often those that require low or no former education.

A further characteristic of the street vendors investigated was their region of origin. From Figure 2, it was also observed that most of the hawkers originated from the Central Region of Ghana. This is a reflection of the region as one of the poorest regions in Ghana (Ghana Statistical Service, 2014), though the situation is improving. Furthermore, a number of these hawkers find Accra (the capital city) as a good location for setting up street markets.

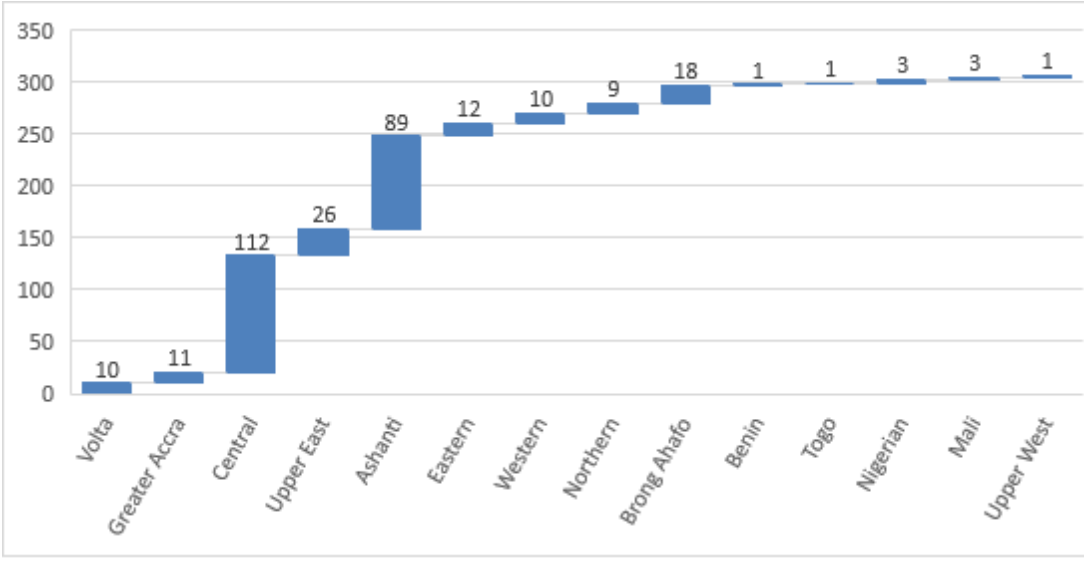

Figure 2: Region of Origin

The results also indicated that eight (8) of the respondents from the sampled data were from neighbouring countries, including Benin, Togo, Nigeria and Mali. The actions of these individuals are contrary to provisions in the Ghana Investment Promotion Act 2013 (Act 865). A schedule to the Act, titled Section 18, stipulates those foreign traders cannot do businesses from "kiosks," or engage in what is referred to as "hawking or "petty trading" without any definitions whatsoever in the "interpretation section of the Act. As IMANI Africa, an economic and social policy think tank, puts it, an entrepreneur, irrespective of nationality, can set up a business enterprise in Ghana per the provisions of the Companies Code, 1963 (Act 179), Partnership Act, 1962 (Act 152), or the Business Name Act, 1962 (Act 151) (IMANI, 2012).

To further probe into whether they were content with their current job or wanted a change of job, the response of which is as shown in Table 3, over 31% of those who wanted to change jobs suggested trading (buying and selling). Fourteen per cent (14%) were interested in fashion and design, while 13.9% wanted to become professional drivers. These vocations required basic education and training to perform. From the interviews conducted, most of the respondents indicated they would settle for any decent job, such as hairdressing,

sell foodstuff at designated markets or operate a corner shop in the nearby city or town. Others, however, said they had no intention of looking for another job because there were no alternatives.

Table 3: Dream Jobs of the Street Hawkers

Potential Job	Frequency	Percent
Teaching	26	7.1
Banking	23	6.3
Nursing/Doctor	35	9.5
Fashion and Design	52	14.2
Driving	51	13.9
Trading	115	31.3
Caterer	17	4.6
Artisan/ Professionals	34	9.3
Sanitary Work	7	1.9
Security/ Armed Forces	7	1.9
	367	**100.0**

Source: Fieldwork 2019

This implies that a number of these vendors anticipate moving on from selling in the street to operating a much more sustainable business if they get the chance. As Cirera and Qasim (2014) suggest, necessity entrepreneurs could progress to opportunity entrepreneurs and, eventually, growth-oriented entrepreneurs. Unfortunately, not all street hawking ventures could metamorphose into growth-oriented businesses. As was observed from the interviews, some of the street hawkers anticipated remaining in the business, because they did not see any alternative vocations available.

The second objective was to examine why people go into such ventures and the nature of such businesses. Tables 4 to 6 present the results of this objective. The reasons provided by the respondents included redundancy, to pay for education, being unhappy with the previous job, to provide support for the family, just chose to be one and the need to go into such a venture because there was no option. From the results (Table 4), it was observed that 83% of respondents provided multiple responses from the options provided. The implication is that there were at least two reasons out of the rest why the selected people engaged in the necessity entrepreneurship.

Table 4: Reason for being on the street

Reason for being on the street	Frequency	Percent
Had no other Option	13	4.0
To Support the Family	14	4.3
Chose to be One	8	2.5
To Pay for Education	17	5.3
Redundancy	1	.3
Unhappy with Previous Job	1	.3
More than One Factor	269	83.3
Total	**323***	**100.0**

**There were multiple responses*

From Table 4, respondents' engagement in street hawking mainly enables them to meet the basic physiological needs, hence necessity-driven. The findings also bring to the fore the discussion on livelihood options in society. As Sarpong and Nabubie (2015) indicated, these individuals engage in such vocations due to the absence of income, lack of job opportunities and limited government support. This implies that the size of the street hawking activities reflects support and options available in society. So, Minniti *et al*. (2006) submit that the rates of necessity entrepreneurship in a country are negatively related to income and level of social security. Low-income countries are usually countries with the highest rates of necessity entrepreneurship (Reynolds *et al*., 2002; Acs *et al*., 2005).

The respondents interviewed indicated, among other things, that the returns from their street hawking activities have been used to pay for their electricity bills, children's fees, rent, feeding and health care. This finding corroborates with what was revealed in the quantitative data. The implication is that the street hawking activities enabled those involved to meet their basic needs but not future higher needs. (Ampadu-Ameyaw *et al*., 2020; Danson, Galloway & Sherif, 2020) concluded that such ventures are started due to lack of paid employment.

From Table 5, 49% and 48% of the multiple responses indicated that they enjoyed daily income and daily profit, respectively, from street hawking. However, during the interviews, it became apparent that they did not necessarily make a profit as they did not factor critical elements into their cost structure. For example, in our discussion of how they estimated their costs, it was revealed that they did not include the costs, like feeding, while they attempted selling their products on the street. There were also telephone call costs, commuting allowance,

the toll they paid to the local authority, among others. They calculated their profit or loss as the difference between the cost price of the item involved and the selling price. Therefore, they did not make profits in most cases. This problem arose because these street hawkers did not have any books for keeping records. This might be due to their literacy level, including financial literacy. But, as almost all the respondents indicated, they were better off doing this job than staying home or resorting to crime.

Table 5: What Street Hawkers Enjoy

What Street Hawkers Enjoy	Frequency	Percent
Daily Income	298	49.1
Daily Profit	293	48.3
Reducing Boredom	15	2.5
Keeps me from Crimes	1	.2
	607*	**100.0**

**There were multiple responses*

Meanwhile, about 47.7% (146) of the respondents said they earned between GH¢1- GH¢50 (USD0.2 – USD10.05) a day, as showed in Figure 3. From the figure, it can be observed that the level of income obtained from street hawking reduces as the amount earned on the street increases. This indicates that, although these hawkers make money on the street, what they earn only falls within the lower part of the grouped daily income from the street.

This implies that the vocation is not sustainable. Figure 3 also shows that most of these hawkers do not earn up to the national minimum wage prescribed by law in Ghana. Effective January 2020, the National Daily Minimum Wage went up by 11% point to GH¢11.82 from GH¢ 10.65 in 2019. This means earnings below GH¢11.82 is said to be below the minimum acceptable income per day. Moreover, it was observed that most (about 58%) of those sampled sold mainly food and drinks (Table 6). The possible reason for concentrating on the sale of food and drinks by these hawkers is the easy moving nature of such products. However, it comes with very little profit.

Figure 3 Daily Income from Street Hawking

Table 6: Types of Products Sold

Products	Frequency	Percent
Food/ Drinks	178	58.2
Clothing	25	8.2
Toys	11	3.6
Tools/Parts	8	2.6
Car Products	25	8.2
Others	59	19.3
	306	**100.0**

Marras and Bendech (2016) concluded that the increased consumption of street food vending in Africa is because of increased urbanization. However, this is where the major threat posed by these hawkers is felt. During the interactions with them, it was observed they plied their trade in the blazing sun, selling canned drinks, foods, bottled water and, in some cases, medicine. This, from the literature, possess a serious health risk (Jaishankar & Sujatha, 2016; Cortese *et al*., 2016). Besides the health risk exposure, their inability to afford proper storage means there is a possibility for some of their products to go bad. It was also interesting to observe that few respondents (8.2%) sold car-related

products. This means that their target customers are not cars or other vehicles, but passengers and other pedestrians.

In addition, the results revealed that some of these street hawkers sold everything including clothing, toys, tools/parts, car products, electronics and cosmetics. This implies that these businesses suffer from strategic risks; the risks arising from making poor business decisions of what to sell at what time. Nevertheless, during the interview, some respondents indicated they sold products according to the season within the year. Thus, they sold products during Easter, Christmas, Ramadan and Valentine's Day. This supports the view of Hudakova *et al.* (2017), that small businesses, such as these, face risks, including strategic risks.

As part of the motives for engaging in this venture, the period hawkers had spent in the street was estimated. It was observed that the majority of them had been on the street between 1-2 years, as showed in Table 7. Overall, 69.6% of the respondents had been on the street for less than a year to two years. This has implications for employment for people who seek other job opportunities. As indicated earlier, there are limited job opportunities for people with lesser or no education.

Table 7: Time Spent on the Street

Time	Frequency	Percent
< 6 Months	61	20.2
1 Year	76	25.2
2 Years	73	24.2
3 Years	38	12.6
> 3 Years	54	17.9
Total	**302**	**100.0**

From the interviews, about 18% of the respondents stayed longer and these are people who do not possess any formal training, often. This can be more than three years. However, those who have learnt some vocation, like hairdressing, barbering, or carpentry, may often engage in street hawking until they have some capital to start their business. This also brings to the fore the issue of access to capital in starting a small business in Ghana. Even though

there is a belief that these necessity-driven ventures could migrate into a sustainable business, the issue of access to capital can hinder such a transformation.

The respondents also said some of them stay until they get space in the main markets or set up some corner shops at a more strategic location before they leave the street. As one respondent puts it:

> *…'I have been here for more than five years and since I do not have any other training, I am likely to be here for a long time. I have hope that things may change and I can get a better job, so you may not find me on the street next year. It is a matter of time….*'

This finding does not necessarily corroborate the results obtained from the quantitative method, where the respondents indicated they are often on the street between one to two years. It does not negate the findings from the quantitative approach, but provides new and additional information, especially from the different people involved in the vocation. For instance, the interview revealed that there are some of the street hawkers who were there temporarily because they need to raise capital to start their own formal business in other areas. For example, five of the respondents indicated that they knew some Junior High School graduates who were in the street to raise money to enable them to get into Senior High School. This was before the introduction of the free senior high school education in Ghana.

The third objective sought to evaluate the entrepreneurial inclination of those engaged in such businesses. The results are presented in Tables 8 to 11. Among the indicators included their risk tolerance, job creation ability, and the perception of street hawkers about entrepreneurship. From the interview, they enumerated the risks they face while on the street**.** These include accidents (being knocked down by vehicles and motorists), harassment from local authorities due to the inability of these vendors to pay levies, mistreatment by customers, and fatigue because of the constant movements on the streets.

Table 8: Risks of Street Hawking

Dangers of Street Hawking	Frequency	Percent
Accidents (Physical risk)	45	10.2
Stress (Psychological risk)	174	39.5
Low Sales (Demand risk)	146	33.2
Harassment by Local Authorities (Compliance risks)	21	4.8
Exposure to Heat (Sunlight)	42	9.5
Lack of Respect (Reputational risk)	6	1.4
No Problem	4	.9
Perishability of Goods (Operational risk)	2	.5
Total	**440**	**100.0**

**There were multiple responses*

Street hawking is a major means of making a living for most of these individuals. This was against the backdrop that several of them (40%) were stressed by hawking on the street due to the action of city authorities, to evict them from their locations. The reason ascribed to such eviction is the occupation of space, thereby creating congestion in the cities. They are often blamed for congestion and traffic in the cities and locations they operate. Adama (2021) revealed that street vendors are most often harassed and subjected to violent treatment by law enforcement officers. Others (33%) also indicated they recorded low sales (Table 8). With many of these vendors not likely to have a storage facility for the foods and drinks they sell, lack of patronage of their products, resulting in low sales, could be frustrating, leading to the stressful condition they experience. During the interview, the street vendors also said that they were often pursued by city authorities as part of their decongestion of the street. It was observed that hawkers in Accra and Kumasi were mostly affected by such actions. This certainly contributes to the stress levels of the street vendors.

Studies (e.g., Kumari, 2015; Hudakova *et al.*, 2017; de Araújo Lima *et al.*, 2020; Treschevsky *et. al.*, 2020) outline numerous risks small businesses face including those listed in Table 8. Despite the risks associated with their vocation, these vendors continue to remain in this business. As indicated in

Table 7, several of them have engaged in the street business for more than one year. The next test of entrepreneurialism is the job creation potential of the street business. From Table 9, respondents representing about five per cent indicated they employed others to work for them. This indicates business growth, although one cannot easily conclude on the sustainability of such businesses. However, about 88% of the street hawkers (see Table 9) said they did not enjoy street hawking. About 98% said they preferred another job. This is an indication that they are not satisfied with their current activities of street vending. They may be engaged in this because they have no alternative. Meanwhile, more than half of those sampled (53.9%) indicated they have improved skills in engaging in street hawking. This includes basic selling and business skills.

Table 9: Employment and Job Creation

Issues on Employing Others	**Yes**		**No**	
	Frequency	Percent	Frequency	Percent
Preference for another Job	300	98	6.0	2.0
Enjoyment of Street Hawking (Current job)	36	11.8	270	88.2
Engaged in any Previous Job	34	11.1	272	88.9
Employment of Others.	15	4.9	292	95.1
Improvement in Skills	165	53.9	141	46.1

N=306

Key among the skills the respondents indicated they had acquired included customer relations, knowing where to obtain needed raw materials, patience, ability to monitor traffic, negotiating for goods on credit, endurance and pricing techniques. This implies the street hawking experience has a positive impact on those involved. These skills are required in the successful management of a venture.

To further probe into the skills acquired in the process of being on the street, respondents were asked questions concerning the skills/qualities/behaviour required to be successful on the street. Results from the in-depth interview with the so-called 'elderly people' at the different locations revealed that street hawkers need to be well dressed, talk politely to customers, be jovial, know price trends, be at a strategic location (look for

traffic prone areas), consider the most appropriate time to be on the street and be watchful on the road. The results from the two approaches converge on issues of business and marketing skills and competencies. Williams (2009) concludes that this type of entrepreneur can transition from being necessity-driven to opportunity-driven. This is most especially so when they learn and acquire skills and competencies for being on the street.

A follow-up question on why people, especially those who were not content with the street hawking job, continued to stay with that work was asked. Among the options provided (Table 10), 34% of respondents indicated there were inadequate jobs for the youths. Entrepreneurship and self-employment are antidotes for the lack of job opportunities in developing economies (Reynolds *et al*., 2002; Minniti *et al*., 2006). It provides the bulk of jobs for the vulnerable, especially women.

Table 10: Seeking Alternative Jobs

Reasons for not looking for another job	Frequency	Percent
Have No Education	151	24.7
Prefers Current Work	16	2.6
Lack of Experience Employers Need	4	.7
The need to know Someone	102	16.7
Inadequate jobs for the Youth	210	34.4
The current work Sustains me/my Family	102	16.7
No Capital start another Business	26	4.3
Total	**611***	**100.0**

**There were multiple responses*

Furthermore, 25% of respondents showed they did not look for an alternative job because they did not have an education. Meanwhile, 17% perceived they needed to know someone before they could obtain an alternative job. From the results, lack of jobs, especially for the youths, received the most responses as the reason for being a street hawker. As indicated earlier, the absence of significantly paid jobs compelled people to enter such a necessity-driven venture. This is well documented in the literature (see Danson, Galloway

& Sherif, 2020; Ampadu-Ameyaw *et al*. 2020). Furthermore, these hawkers said they had not looked for another job because they did not have the needed education required in securing other jobs. Generally, these hawkers often come from poor homes, which prevents them from accessing education. Thus, they often have low or no education (Bhola, *et al*., 2006; Poschke, 2013).

A major issue that emerged from the interviews of the respondents was the unavailability of jobs, inadequate finances, and the appalling nature of trading on the street. As one respondent put it:

> *….' there are no alternative jobs for us to do; we do not have adequate finances for other businesses; and we realized that sales were high with what we hawk around the streets and, therefore, did not attempt getting another job….*'

This finding corroborates the results obtained from the quantitative method, where the respondents cited inadequate alternative jobs as some of the reasons for being in the street. Meanwhile, the interviews revealed additional information, such as lack of access to finance, as one of the reasons for engaging in street hawking.

A further enquiry into their perception of entrepreneurship produced the results in Table 11. From the table, 65% of respondents considered themselves entrepreneurs. Such a response rekindles the age-old debate about who entrepreneurs are. Previous studies have argued that mere buying and selling without any venture growth prospects cannot be classified as entrepreneurship.

Table 11: Street Hawkers as Entrepreneurs

Street Hawkers as Entrepreneurs	Frequency	Percent
Yes, I am an entrepreneur	197	65.2
I am an entrepreneur on occasion	77	25.5
I am not an entrepreneur	15	5.0
No opinion	13	4.3
Total	**302**	**100.0**

Ahmad and Seymour (2008) argue that engaging in risk arbitrage alone is not adequate for a person to be classified as an entrepreneur. Indeed, it also raises the question of how these individuals are classified, necessity entrepreneurs. As much as these hawkers are necessity-driven, they take risks as already discussed. Drawing on the definition of entrepreneurs that describes them as risk-takers, these hawkers may classify themselves as entrepreneurs. It should, however, be noted that such activities could form the foundation for developing growth-oriented entrepreneurs.

Conclusion

The study examined the socio-demographics of street hawkers and evaluated their entrepreneurial inclination. From the results of the study, the street hawking vocation is a female and youth dominated activity. Furthermore, it is a venture for those with little or no education, especially people from the relatively poorer region including neighbouring countries. Secondly, it was concluded, among other things, that the quest for meeting one's necessities/basic needs, lack of formal jobs and poverty are the motives for people entering into such a venture. The street hawking activities provided income and livelihood for those engaged in it. Thirdly, street hawkers exhibit a high propensity to take a risk, a critical entrepreneurial quality. They take various kinds of risks, including psychological risks, demand risks, health and safety risks and operational risks. Despite the risks that confronted them, they remained in the business. Hence, these street hawkers exhibit some level of entrepreneurial inclination. From the results, there is a possibility for some of them to go into operating sustainable businesses. This stems from the skills they acquire while on the street.

Implications

Policy/Practice: This study found that street vendors had very low or no education at all and the vocation is dominated by women and the youth. There is, therefore, the need to find out how a few of the children who must be in school get onto the street, after practicing the Free Compulsory Basic Education (F-CUBE) after two decades.

For the adults among the current street hawkers, a social intervention programme should be instituted to equip them with the right employable skills. This will develop their skills and promote their business growth. An apprenticeship programme or competency-based training could help these people discover or re-discover themselves. Since several of them sold food items, training them to learn, for example, food or fruit processing would be appropriate. There is an urgent need for orientation on how to handle the food item they sell (in the hot sun) due to its negative health consequences if improperly handled. This would help reduce the potential threats such foods pose to the consuming public.

The street hawkers occupy pavements, pedestrian walkways and sell in traffic, thus endangering themselves and others. There is a need for a policy on where people can trade in the cities. If this policy exists, then it should be enforced to reduce this risk exposure. Further policy on the nature of food items that could be sold in the hot sun should be introduced and enforced by the relevant body to reduce such health hazards. Meanwhile, the passion with which the street hawkers did their business and their high-risk tolerance level, exemplify some qualities of entrepreneurs that could be nurtured.

Research: The study also has implications for entrepreneurial research. It tends to resurrect the long-standing issue of who is an entrepreneur. The research issue for further investigation is whether entrepreneurial inclination is affected by time. This is because a few successful businesses had started similarly, like what these street vendors are doing in the areas they operate and have moved to become small and medium-sized businesses.

Social implications: There needs to be a social intervention programme to equip the street hawkers with the right employable skills to help develop their skills and promote the growth of their businesses. The paper also makes a case for nurturing their skills as a means of poverty alleviation.

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