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THE SIGNIFICANCE OF ACTIVITY-TYPE IN REDUCING POVERTY AMONG WOMEN IN THE INFORMAL SECTOR. INSIGHTS FROM THE KUMASI METROPOLIS, GHANA

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ABSTRACT
Despite the significance of informal sector activities (ISA) in reducing poverty among women, little is known regarding activity-type vis-à-vis the impact of sector towards poverty reduction among female informal sector workers in urban areas in low- and middle-income countries. The paper addresses this gap using the individual poverty perspective of poverty theories. The philosophical underpinning of the study was pragmatism. It applied the cross-sectional design using multiple data collection instruments to elicit data from 356 women engaged in three dominant ISA types in six selected communities within Kumasi Metropolis. Reliability, Mann-Whitney U and T- Tests (95% confidence level) tests were used to assess the instruments and analyse quantitative data. Qualitative data was analysed thematically. The study found that 96% of the women attributed their improved poverty status to involvement in ISA. Beyond income deprivation, the most salient manifestations of poverty were poor health, poor housing infrastructure, pervasive insecurity and inadequate access to basic services such as education. It concludes that there was no statistically significant (p=.237) association between level of poverty and ISA type; thereby substantiating the relevance of ISAs as a mechanism for poverty reduction among women. The findings have implications for the realization of United Nations poverty-related SDG targets. The study recommends provision of services and strong collaboration between the major institutions and stakeholders within the informal sector to foster business formation and strategy development to enhance the entire variety ISA of the women.

Keywords: Poverty reduction; informal sector activities; women; Kumasi Metropolis; Ghana

INTRODUCTION

Issues of poverty continue to occupy the centre stage at the international level. Majority of the poor in most regions are women (World Bank, 2018; World Bank, 2018); often exposed to social injustices such as gender pay gaps, discrimination in education and employment among others. Employment and livelihoods provide the key to the escape from poverty. The informal sector is a key employing sector (Chen, 2001, World Bank, 2009); offering 61.2% of employment opportunities available globally by 2016 (ILO, 2018) It is important to address poverty among women as it accounts for 58.1% (ILO, 2018:67) of women's employment globally.

Much of the literature suggests a positive effect of the informal sector on poverty reduction (Nguyen, Nguyen, Vu and Nguyen, 2013:2). We take the optimistic perspective in this research because there is a clear and positive correlation between poverty and the informal sector (ILO, 2018:48) and the poor tend to dominate informal sector employment; albeit with significant disparities. Informal sector economic activities reduce the propensity for households to end up being poor (Nguyen et al., 2013; Chen, 2012; UN, 2018). Nguyen et al. (2013) found in Vietnam for example that incomes earned through informal sector economic activities have been found to alleviate poverty significantly. (tThe likelihood for 94% of households in Nepal to be poor in 2010 was reduced to 12.9% of households through their engagement in the informal sector helped reduce (Agarwal and Dhakal, 2010).

Globally, it is acknowledged to pave the path and contribute to poverty reduction in the informal sector (Sharma and Adhikari, 2020; Hieu et al, 2014; Yakubu et al., 2014; Osei-Boateng and Ampratwum, 2011). Some writers argue that it remains to be proven that the informal sector can effectively move households out of the state of poverty instead of alleviating the effects of poverty (Timofeyev, 2013; Nguyen et. al., 2014). Nonetheless, even where authors have argued that the informal sector reinforces the state of poverty rather than help people out of it (Williams, 2014:11; Dipak, 2020; Rajabu, 2022), they have considered it undesirable that policy abolishes informal sector economic activities completely as it would take away from people, the little opportunities that they can seize to make earnings to 'alleviate their plight whilst not putting in place alternative means of livelihood and support to enable them to meet their needs' (Williams, 2014:22). While it is well established in the literature that the informal sector cannot be easily done away with, and that it contributes to alleviating poverty (Darbi et. al., 2016), the variations in the nature of effects that accrue to the different kinds of informal sector activities is hardly explored. This research addresses this gap in the literature by assessing three lower-level informal sector commercial activities pertaining to women.

Many women seek refuge in the informal sector because their subordinate status and limited access to the formal labour market (Gupta and Kishor, 2009; Osei-Asibey, 2014), leave them with low levels of education, skills and limited capacity to participate in the formal employment sector. Studies on the informal sector reveal low wages, low skills, low educational levels, poor working conditions, long and sometimes uncertain working hours as characteristic (Agarwal and Dhakal, 2010;). The percentage of female workers who are informally employed is higher than their male counterparts in developing countries: 92% as against 87% (Chen et al., 2019). Yet, women often get paid less than men for the same work (UN Women, 2009; ILO, 2007; Blau and Kahn, 2017; Menzel & Woodruff, 2019). Additionally, women face systematic discrimination in education, health care, employment (ILO, 2018; World Bank, 2022) and control of assets (Scott, 2009, World Bank Africa Gender Innovation Lab, 2021). While the degree of variation remains high in different regions and economies, women in low-income countries generally have lower educational attainments than men (ILO, 2018; World Bank, 2022).

A growing body of research reveals that women face these and other limiting conditions because of their gender (World Bank 2012, Williams, 2002; Tabassum & Nayak, 2021); and are as a result more prone to fall into the state of poverty; and to be engaged the informal sector (IfS). Based on the foregoing, the case of women was of particular focus in this research.

Peprah et al (2019) studied the characteristics of informal sector activities and challenges faced by women and found significant association between age and the kind of challenges that women in the informal sector encountered. They established as well that a significant difference existed between spatial location and the challenges that the women encountered. Williams' (2014) focused analysis on the relationship between poverty and the informal sector. Williams' findings revealed that while the formal sector generates inequalities, the informal sector re-enforces the inequalities produced rather than otherwise. Pursuing stringent government measures to reduce public expenditure, deregulate economies and tax reductions have had limited effects in reducing the size of the informal sector. Williams pointed out the strong association between the size of the informal sector and income inequality in an economy. As well, economies with greater investment in social protection, lower income disparities, high social transfers as well as effective labour market policies tended to have smaller informal sector. He pointed out the strong relationship between the kind of social and economic policies of a country and the size of the informal sector.

The European Commission (2007) studied undeclared work in the European Union and concluded that informal business activities generate unfair competition for legitimate businesses regardless of the type of informal activity and the reasons underlying it. This notwithstanding, the contribution of the informal sector to the sustenance of inequalities generated by the formal sector have been perceived to be related to the lack of adequate access to resources by the poor, limited work opportunities for those engaged in the sector, and the limited competencies possessed by sector operatives (Komter, 1996; Williams, 2006; Pahl, 1984; Williams, 2004; Renooy, 1990; Mingione, 1991).

Belhorma (2019) did a case study on women's IfS activities within a North African urban context and investigated the types of women who engaged in IfS activities, the challenges to the development of their IfS businesses, as well as how their IfS activities alleviated the poverty levels of their households and emancipated them through participation in social and political activism. The OECD (2019) examined the role of gender-based constraints in employment outcomes and access to social protection. It recommended that vulnerability-based challenges be tackled from a gender perspective. That gender-sensitive risk management should be considered to effectively extend social protection to women in the informal sector was one of its key recommendations. Akinboade (2005) reviewed women's poverty and participation in trade activities in the IfS in Eastern and Southern Africa. The impact of COVID 19 pandemic on women's IfS activities was also explored by Southern Africa Trust (2021). Studies on core urban areas in Ghana have revealed informal activities of women as a poverty reduction strategy in terms of employment, income, security and wellbeing of the family

(Afrane, 2003; Bertulfo 2011; 2012; Adom-Asamoah et al., 2016; Yeboah et al., 2015; Peprah et al., 2019). Since poverty and its related issues continue to remain a priority to governments and development partners, it is crucial for researchers to undertake still studies on the nexus between informal sector activities and poverty reduction to assist in policy formulation. The literature has however, hardly considered whether the different forms of informal sector activity types that women undertake in the urban context results in significant differences in the extent of poverty alleviation that results. This study hypothesizes that the types of IfS business engaged in determined the extent of poverty reduction that the women experienced. The null hypothesis was that the type of IfS activity does not determineinfluences the extent of poverty reduction that the women experience.

In this study, we contribute towards addressing this lacuna by examining the multiform dimension regarding the impact of informal sector activities in reducing poverty among female informal sector workers in urban Ghana. The uncertainty resulting from the gap has implications the country's effort in the realization of the United Nations poverty-related Sustainable Development Goals. Recognising and appreciating knowledge in this area could contribute to the global effort on the trajectory to fulfilling the objective of poverty eradication as a sustainable development goal.

The research answers three questions: (1) Has the informal sector activity influenced the women's poverty status? (2) How has it affected their poverty status? (3) Do the effects experienced by the women differ according to the type of informal sector business activity engaged in (i.e., is there a difference between the effects experienced between women engaged in informal activities in service sector informal activities as against those engage in the commerce sector)? .

In this study, "service-based" and "commerce/trading" activities are distinguished by their operational characteristics within Ghana's informal economy rather than by the broader national (see GSS, 2025) classification. Service-based activities refer to personal services (e.g. hairdressing, dressmaking) that rely on skills and client interactions, while commerce/trading involves the buying and selling activities (e.g., hawking, petty trading). This practical categorization reflects the structure of women's livelihood in the Kumasi metropolis and aligns with classifications used in the Ghanaian informal sector studies (Baah-Ennumh & Adom-Asamoah, 2012).

The findings help to establish whether the women perceive that their involvement in the informal sector relieves them of poverty and whether the effects experienced are the same or different across the sector's activity types.

In sub-Saharan Africa, where informal employment is the main source of employment, more than 90% of employed women are engaged in the informal sector as compared to 86.4% men (Chen et al, 2016). Societal barriers and challenges place women in a more precarious position, causing them to be poorer and more vulnerable. In Ghana, for example, women have limited access to factors of production such as land, labour, and capital, exacerbating their poverty (Abu-Salia et al., 2015). We use conceptual theoretical perspectives on poverty and livelihoods model in relation to opportunities and empowerment for women's engagements to address the study questions within a typical African metropolitan context. Both qualitative and quantitative research paradigms have been employed to explain how informal sector activities have contributed to poverty reduction among women using the Kumasi Metropolis as the study area.

Conceptual and Theoretical Perspectives

The concept of poverty is dynamic, multifaceted, relative and assumes subjective features at individual, household, community, national and global levels (Yaqub, 2000). As a multidimensional phenomenon, poverty is assessed and defined in several ways (UN, 2016). Its conceptualization influences the fundamentals of poverty reduction policies (Schiller, 2008; Laderchi et al., 2003).

Poverty contexts may fall along three main lines: individual factors, cultural and neighbourhood factors, and the structural factors (Rank, 2001). In close association are the five categories of theoretical perspectives on causation: political economic structure, geographic, cultural, cumulative and cyclical, and then individual (Bradshaw, 2007).

The political economic structure perspectives focus on systemic hurdles that hinder the poor gaining access to and achieving success in vital social institutions such as employment and education. Culture, class structure, public policy (government function), and political engagement are considered factors that contribute to poverty (Morazes and Pintak, 2006). Poverty is viewed as resulting from economic, institutional, and social systems, which constrain people's possibilities and means for achieving wealth and well-being (Bradshaw, 2006). Coupled with uneven originalAccording to Davis and Sanchez-Martinez endowments of abilities, skills, and capital, which define an individual's efficiency, encounter systemic hurdles that intervene and produce poverty in a capitalist market-based competitive economic system (Davis and Sanchez-Martinez, 2014); because they inherently make it difficult for the poor to emerge even if the poor acquire the skills and knowledge needed to compete.

The individual poverty perspectives holds the individual responsible for his or her poverty situation because of factors such as laziness, lack of intelligence, etc. Individual attitudes, human capital, and welfare participation are thought to be individual factors that affect poverty (Gans, 1995). Hence, the individual's hard work and responsibility (demonstrable also in decision -making) is are key to his acquisition of necessities such as food, shelter, and health care services (Rank, 2004). Application of skills and hard work, motivation and perseverance are important components in poverty reduction (Asen, 2002; Bradshaw, 2006).

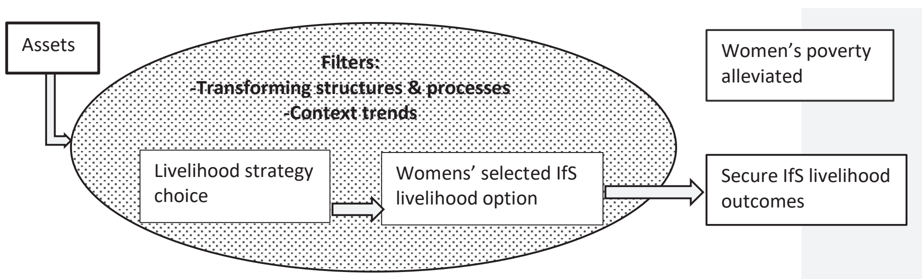
The structural perspective suggests systemic hurdles that hinder the poor's access to and achieving success in vital social institutions such as employment and education. According to Rein (2017), structural poverty principally results in lack of opportunity and other structural issues such as female labour force participation which exposes women to poverty. Nonetheless, the individual's determination and resilience, supported by favourable institutional structures, could yield a positive effect. This is demonstrated if, drawing from the individual poverty perspective on what makes and keeps persons poor, personal deficiencies (eg. skills, education, motivation, and work ethics), decision taking (eg. choice regarding getting employed, spending), behavioural factors (eg. poor attitudes towards emerging from poverty, lifestyle patterns that promote poverty), individual responsibility (eg. non-recognition of the individual that he bears some responsibility for his own economic circumstances) are outdone.

Both political economic structure and individual poverty perspectives of poverty theories are relevant in this research as their relationship exemplify interdependency and consequential characteristics. While the role of the state to provide the structural foundation as postulated by the political economic structure theory cannot be over emphasized, we focus on the micro level and proceed with the individual poverty theory because the failure of individuals to take advantage of the structural environment will yield little progress at sustained poverty reduction. The individual effort is therefore indispensable in the discourse of poverty reduction.

We adopt Ellis' (2000) livelihoods framework model which suggests women engaged in the urban informal space can engage in multiple diversity of livelihood activities; by providing labour or as self-employed. The livelihoods platform available - the assets (natural capital, physical capital, human capital, financial capital, social capital) that the individual has- is subject to interpretations of value; based on pertaining social relations, formal and informal institutions as well as organisations/ agencies operating in the environment (i.e., the transforming structures and processes) (Ellis, 2000). The social relations at play include gender, age and ethnicity. The institutions include rules and customs, the market system and tenure. These along with organisations, associations and agencies of state determine or modify their access to the assets. The environment within which the women operate presents trends that may enable or thwart their economic activities. Trends in relative prices, macro policy, world and national economic trends, changing technology, migration and demographic trends can serve as threats but can also be enabling. Together, the three categories shape the livelihood strategies that the women opt for.

Particularly, in the urban space where agricultural activities are less common, trade, service and manufacturing/production are more likely to be the dominant livelihoods options settled for. While a good income level is sought by those who engage in economic activities, the security of livelihoods in the urban space and the stability that that offers them tends to be of as grave importance to the poor and vulnerable as the income levels (see Stockbridge and Dorward, 2022).

We examine the important attainments of the individual women in taking advantage of the structures provided and circumventing the challenges of the environment to emerge from their poverty status; as well as the differences in their alleviation experience.



We contribute to knowledge by revealing the nature of the effects that IfS activities have on the women who engage in them, in the sub-Saharan Africa context. Their individual choices determine the type of informal activities they engage in; albeit with differences in experiences, difficulties and benefits that accrue. We contribute to knowledge further by revealing whether the different choices of informal activities shapes the nature and extent of the benefits realized; and how different the benefits are.

METHODS

Study Setting

The study was conducted in the Kumasi Metropolis; administrative capital of the Ashanti Region and the second largest city in Ghana.

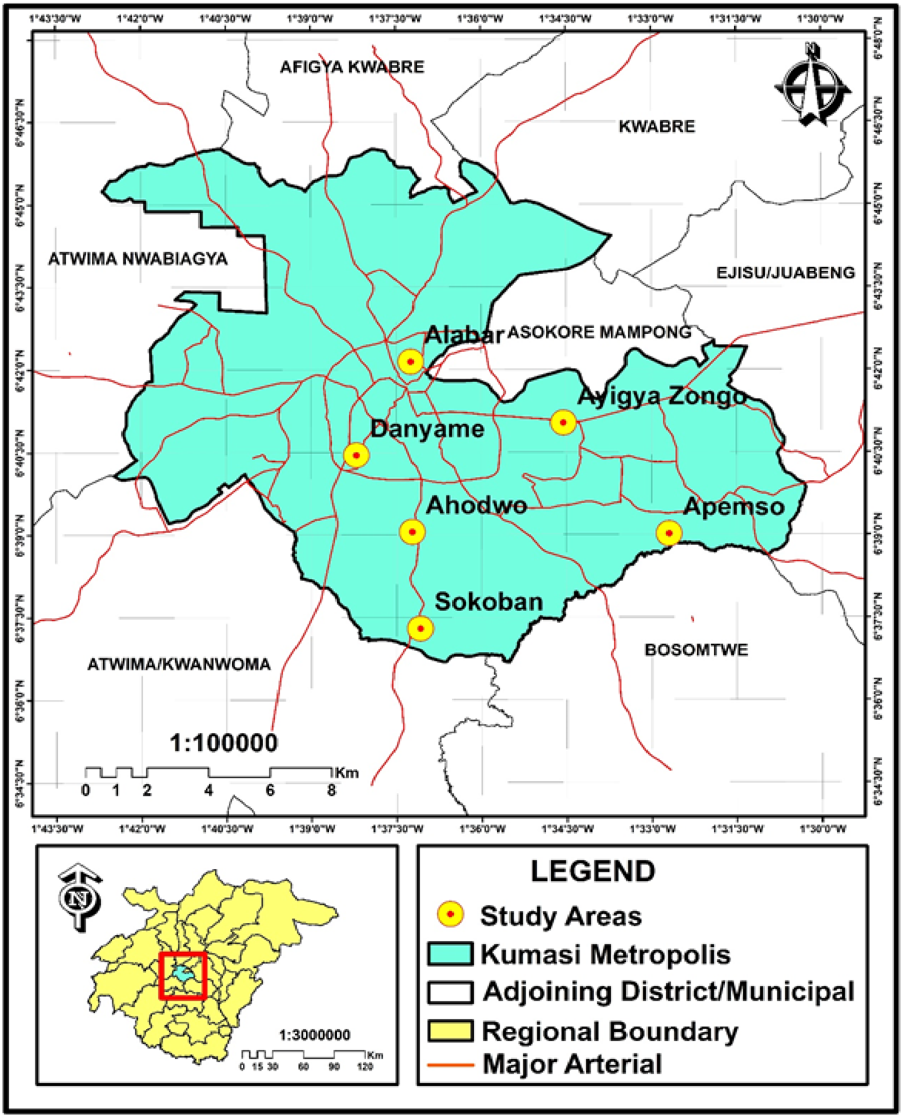


Figure 1: The Study Communities in the Kumasi Metropolis

Source: Adopted from KMA, Town and Country Planning Department (2015)

The Kumasi Metropolis was chosen for this study because of its distinctive attributes as a rapidly expanding Metropolis with a population of over two million people and an annual growth rate of ~5.4 percent (Kumasi Metropolitan Assembly, 2017). Its strategic location at between Ghana's north and south, as well as the radial road network connecting it to the rest of the country and beyond, distinguishes it (see Figure 1). It hosts the largest market in West Africa – the Kejetia market. These characteristics have made Kumasi city a preferred trading centre within the country and neighbouring nations. The metropolis' potentials as highlighted, provided a good context for ascertaining multi-dimensional effects of informal sector activities for reducing poverty among female informal sector workers in urban areas.

Study Philosophy and Research Design

The study is situated in pragmatism research philosophy. A mixed method approach was applied with a retrospective cross-sectional design enhanced with temporal and contextual controls. This ensured use of both qualitative and quantitative data and analytical triangulation, to improve the reliability and validity of findings. This approach is germane for descriptive survey analyses and for assessing factor prevalence (Barratt and Kirwan, 2009). The retrospective cross-sectional design allowed the study to capture data on women's informal sector participation and poverty trajectories while explicitly accounting for the timing of entry into informal activities and duration of engagement. Participants were therefore asked to specify the exact year of entry into their current activity, duration of participation, and any major circumstances the household experienced (eg. in relation to transport cost, energy, affording three meals a day, gadgets at home, ability to patronise formal health facilities, contribution to family events like funerals) at the time of entry. This temporal framing addressed potential confounding from economic, infrastructural, and policy changes occurring over time.

Variables for Measuring Poverty

Poverty reduction was the outcome variable. The predictive variables were derived from the multidimensional poverty index (MPI) (UNDP, 2018). Nutrition, enrolment and housing (being a combination of water, sanitation, electricity and floor) were the predictive variables adapted from the MPI because pre-test of the research instruments showed these as the MPI variables that the women could more easily associate with poverty. To improve construct validity, these indicators were combined into a composite ordinal poverty index (High=1, Moderate=2, Low=3), enabling more precise statistical modelling consistent with the data's ordered nature.

Data Collection

The data was collected over a twelve-week period through agency key informant interviews (n=7), focus group discussions (n=36 participants) and sample survey (n=380). Agencies that deal directly women's informal sector activities were purposively targeted using standardized interview guides to ensure comparability and reduce interviewer bias. Table 1 provides further details.

Table 1. Agencies interviewed

No.	Agency	Type	Role in IfS
1	Business Advisory Centre	Public	-Advisory service for job seekers, -Training of SMEs -Monitoring activities of small businesses
2	Revenue section of the local govt.	Public	Collection of fees/rates from IfS workers
3	Gender dept.	Public	Assisting and empowering women socially and economically
4	Employment and labour dept.	Public	Labour protection and safety
5	Four micro-finance institutions	Private	Providing savings and loans for women running businesses in the IfS

Sampling Procedure

Women operating informal sector businesses were the units of analysis. Multi-stage sampling was applied. Six communities with three main contrasting socio-economic characteristics within the Kumasi Metropolis were purposively selected. The samples for the six selected communities were calculated as a proportion of the total sample size. The sample size of the various communities was further shared equally among the three categories of informal activity types in the selected communities. Simple random sampling procedure was applied to select the respondents in each stratum. In all, five stages were involved.

Criteria applied for the selection of the communities ensured that the study captured (a) experiences from planned and unplanned settlements, (b) high, medium and low-density areas' experiences, and (c) areas of mixed land use. Ahodwo and Danyame were selected to represent areas with mixed use, medium density, and planned; Sokoban and Apemso represented areas with mixed use, low density, and planned; while Alabar and Ayigya Zongo represented areas with mixed use, high density, and unplanned. The criteria ensured that the varied experiences across the metropolis were captured by the study.

A sample frame of 7656 females engaged in informal sector activities in the study communities in 2010 (GSS, 2010) was used; and a sample size of 380 women determined using Yamane's formula (see Formula 1) at 95% confidence level.

Table 2 shows the distribution of the sample among the communities . To reduce selection and survivorship bias, the sampling included both current and former informal sector participants. Women who had exited informal activities within the last five years were also interviewed to capture the experiences of those who had discontinued participation due to business failure or other reasons. This ensured a balanced understanding of poverty trajectories across both successful and unsuccessful participants.

Table 2. Distribution of sample across communities and strata

Community	No. of Female informal sector business operators	Pro-rated distribution of the sample size	Average number per stratum
Ayigya Zongo	1627	80	27
Sokoban	1571	78	26
Apemso	1483	74	25
Ahodwo	1372	68	23
Danyame	1179	59	20
Alabar	424	21	7
Total	7656	380	
Sample Frame	7656		
Sample Size	380		

Source: Population and Housing Census, (2010).

Community level data collection focused on three strata. Each stratum represented one of the three dominant informal economic activity types: (i) hawking/petty trading (ii) food vending and (iii) dressmaking and hairdressing. Each stratum-specific dataset was gathered on a dedicated day. For the purpose of the analysis, hawking/petty trading and food vending were categorised as commerce/ trading activities because they focus on buying and selling of goods while dressmaking and hairdressing were grouped as personal service activities based on reliance of such activities on skill-based service delivery to clients.

One focus group discussion (FGDs) comprising six participants was conducted in six communities. FGDs provided qualitative data and detailed explanations on the wide range of issues in the data-mix that formed the basis for the explaining the role of the women's informal sector activities.

A questionnaire with very good reliability score (Cronbach alpha= 0.899) was used. It was pre-tested with 10 respondents in two communities. Results from the pre-test informed the refining of the questions. The questionnaire yielded data on (i) prevailing variables such as activity type, income, age, marital status, family size which combine to produce multiple outcomes; (ii) aspects of their lives that had been affected by the IfS activities, (iii) how they were affected, (iv) how many years they had been engaged in the IfS. Respondents indicated the extent of poverty they experienced before their engagement in informal sector economic activity using a 3-point Likert scale where High=1, Moderate=2, Low=3. To minimize recall bias, respondents were guided to anchor their "before" responses to specific life or national events (see 2.2), thereby improving temporal accuracy in self-reported data.

Data analysis

Female business owners in the informal sector were the units of analysis. Quantitative data was screened prior to coding and analysis. Non-parametric tests (Mann–Whitney U) were used to improve statistical relevance and validity. The results are expressed using tables. Qualitative data was transcribed, sorted and then analysed thematically to establish coherent lines of convergence and divergence. Key quotations from the interviews and FGDs were identified and incorporated to buttress discussion points. The findings presented in this paper are derived from discussions on outputs of both qualitative and quantitative analyses; as well as from the comparison of the outputs from the quantitative and qualitative blocks of analyses to identify points of convergence and divergence.

Validity

Validity check was conducted to ensure that the whole data set would accurately capture each theme. The survey questionnaires were peer-reviewed to check their relevance with regards to the study variables. The questionnaires included only relevant questions that measure known indicators of poverty such as school attendance, years of schooling, sanitation, cooking fuel, drinking water, electricity, housing and assets to determine poverty reduction of the respondents. The various predictive variables that were identified and derived from the multidimensional poverty index were presented to the women to illicit their knowledge on poverty and poverty reduction. The responses by the women were collated and mean and standard deviation calculated. The questionnaire was piloted to assure its clarity, feasibility and comprehensiveness. In addition, triangulation across data sources (survey, FGD, and agency interviews) and use of both baseline recall anchoring and matched analyses enhanced internal validity and reduced bias arising from recall or selection effects.

RESULTS AND DISCUSSION

The study had a 93% response rate on the sample survey; with 356 of the 380 questionnaires returned. Data from the FGDs catered for the gap and corroborated data from the sample survey. The results and discussions are based on analyses of both qualitative and quantitative datasets. Table 3 presents a summary of the characteristics of the respondents.

Table 3: Bio-data on respondents

Variable	Responses	n	%
Age category (in years)	≤30	123	32.4
	31-40	130	42.4
	41-50	70	15.1
	51-60	21	5.8
	Above 60	12	4.3
	Total	**356**	**100.0**
Household headship status	Yes	130	36.5
	No*	226	63.5
	Total	**356**	**100.0**

Highest educational level attained	None/no formal education	59	16.6
	Primary	73	20.5
	JHS/JSS/Middle School	166	46.6
	SHS/Technical/Vocational	54	15.2
	Tertiary	4	1.1
	Total	**356**	**100.0**
Area of residence of respondents	In study area	173	48.6
	Out of study area	183	51.4
	Total	**356**	**100.0**
Number of dependants	1-2	131	36.8
	3-4	133	37.4
	5-6	65	18.3
	Above 7	27	7.6
	Total	**356**	**100.0**
Marital status	Single	87	24.4
	Married	226	63.5
	Widowed	23	6.5
	Divorced	20	5.6
	Total	**356**	**100.0**
Type of business activity	Service based	136	38.2
	Commercial/trading	220	61.8
	Total	**356**	**100.0**

***Spouse of household head**

Note: Service-based activities comprise dressmaking and hairdressing, commerce/ trading activities comprise hawking/petty trading and food vending.

Manifestation of Poverty

The study examine the association between women's participation in informal sector activities and their current poverty status, recognizing that causal inference is limited by the study's cross-sectional design and retrospective data collection. As a precursor to this objective, we explored poverty manifestation in the lives of the respondents based on adapted indicators (nutrition, school enrolment and housing) of the three dimensions of the MPI (Health, Education and Standard of living-UNDP 2018). (Refer to methods section).

Respondents indicated low income (41.9%) as the manifestation of poverty. Beyond identifying income ~58.2% of respondents identified other manifestations: 14.6% included poor health, 14.3% - living in poor housing conditions, insecurity and vulnerability - 14.3%, inability to access basic services such as education for their children - 8.4%, isolation - 8.4%, and low community participation - 4.2%, as manifestations of poverty experienced.

Table 4: Manifestations of poverty by business type

Question	Responses Service based		Type of business					
			%	**Commerce /trading**	**%**	**Total**	**%**	
What are the manifestations of poverty	Low income		61	44.85	88	40.00	149	41.85
	Others selected in addition to income	Low participation	5	3.68	10	4.55	15	4.21
		Poor health	18	13.24	34	15.45	52	14.61
		Isolation	9	6.62	21	9.55	30	8.43
		Unable to access basic services such as education	14	10.29	16	7.27	30	8.43
		Living in poor housing conditions	18	13.24	33	15.00	51	14.33
		Insecurity and vulnerability	11	8.09	18	8.18	29	8.15
Total			**136**		**220**		**356**	**100.00**

As Tabl3 4 shows, the top four non-economic manifestations of poverty included poor health, living in poor housing conditions and insecurity and basic services such as education. These suggest that poverty does not manifest in a single way due to its multidimensional nature (Alkire *et al*., 2014; Addae-Korankye, 2014; Sen, 1999). Respondents' (~58.2%) perspectives corroborate Chambers' (1995) that poverty is not limited to being in short of income. Chambers (1995) described poverty as the lack of physical necessities, assets and income. Poverty refers to 'lack' (Arriagada 2005) hence reducing poverty amounts to minimising and if possible, elimination of this 'lack' in the areas mentioned.

The study found out that 44.9% and 40% of the respondents in service based and commerce-based activities respectively noted the lack of adequate income (i.e., low income) as a manifestation of poverty, suggesting comparable exposure to economic vulnerability across groups after adjusting descriptively for education and household size. The result is not astounding since many of the variables that constitute poverty are often measured using income as proxy. Studies have shown that poverty in terms of wellbeing has often been measured by income (Kakwani, 1980; Shorrocks, 1983; Chakravarty, 1990, 1997). To ensure analytical consistency with the ordinal nature of the poverty index, supplementary ordinal regression checks were conducted, which produced similar directional patterns, confirming robustness of descriptive trends though not causal relationships. Below are typical declarations by respondents on their impression of income poverty:

"Money is everything to me. If I don't have money, I feel helpless and worthless because I cannot do what I want to do. Can you imagine, my children even stopped schooling at a point in time because I did not have money for cater

for their transportation and feeding" [Hawker, Ayigya Zongo].

"But for poverty, this shop of mine would have been well furnished. I need money to renovate and buy all the materials I need to make my job attractive and easy but here I am. You can see things for yourself. I feel money affects every sphere of life" [Petty trader, Danyame].

"Poverty is when you have no money to cater for your family; and lack of basic needs such as water, access to health care and education" [Hairdresser, Ahodwo].

Another respondent added:

"Poverty for me is all about not having money. There are so many things I have not been able to do because there is no money. I hate poverty" [Petty trader, Sokoban].

The quotations from the respondents exhibit diverse manifestations of poverty in their lives as linked to their income poverty. They suggest that income poverty results in ripples of limitations which have the tendency of keeping persons who are already poor and vulnerable more vulnerable to deprivation. This finding supports cumulative and cyclical poverty theory by (Bradshaw 2007). Insufficient income results in inadequate expenditure, consumption, savings and establishment and/or enhancement of business (Addae-Korankye, 2019). This linkage explicates how women become disadvantaged through their income poverty; and restricted at the individual and household levels. Notably, some differences between commerce-based and service-based workers may reflect pre-existing factors such as educational attainment and household support structures, rather than the intrinsic features of their activity type.

About 14.6 %, respondents identified poor health as a manifestation of poverty. Besides, 15% and 13% of the respondents in commerce/trading based and service-based activities respectively identified poor housing conditions as a manifestation of poverty, with minor differences across activity types that were statistically non-significant ($p > 0.05$). The qualitative data below throws more light on the assertion of the respondents regarding their housing conditions.

"I fully realised poverty when our single room apartment collapsed in a rainstorm. It was a nightmare. As single mother of three children, I dreaded night fall especially during rainy seasons" [A 28-year-old Trader, Alabar].

"Poverty for me is lack of income, poor health and living in poor housing condition without good ventilation" (A 34-year-old seamstress, Alabar).

A 41year old commented:

"Poverty in my opinion is the inability to feed and clothe your family properly as well as not being able to pay the house rent and the school fees. In fact, it is when I have no say in family issues or respect among my coequals" (Petty trader, Ayigya Zongo)- FGD)

The study also sought to establish the views of officials from relevant institutions on the manifestation of poverty. The Business Advisory Center (BAC) noted that:

"Poverty means low income, lack of participation, lack of job, illiteracy and poor housing conditions" [BAC officer, KMA].

The local government's respondent added:

"I see poverty in many forms. Poor health, exclusion, low income, living in poor housing condition, poor sanitation and inability to take part in decision making are all the manifestation of poverty" [Revenue department, KMA].

From the Labour Department:

"Poverty is lack of employment, lack of protection, lack of participation in decision making at home and community and lack of income" [Labour department, KMA].

The views of the informal sector workers reflect those of the officials from Business Advisory Center, the Labour Department and Revenue Department as far as the manifestation of poverty is concerned. However, the officials noted unemployment, illiteracy and poor safety practices as manifestations of insecurity in Ghana, and in the study area in particular. The Ghana Statistical Service's (GSS) adds that non-monetary poverty is manifested in low levels of education; poor health status; lack of social protection and low living standards in Ghana (GSS, 2013; GSS, 2020).

The quotations from the agency sources and the GSS's position reinforced the assertion that lack of income, poor participation, poor health and living in poor housing conditions are the manifestations of poverty in the study area. These quotations further support key indicators of poverty as highlighted by UNDP, which border on basic dimensions of living and appreciable standard of living (UNDP, 2018). The results confirm the literature that postulates that poverty is viewed from both consumption and income perspectives (Verheul and Rowson, 2001). The qualitative findings reveal consistent multidimensional poverty manifestations among women in the informal sector, with modest variations by activity type. The World Bank (2007) includes food, shelter, clothing, safe drinking water, and respect from fellow citizens as indicators of the wellbeing of an individual. The GSS (2013) emphasizes six key indicators that are related to standard of living: potable water, electricity, adequate sanitation, clean cooking fuel, flooring material and household assets. Diallo *et al*. (2017) have further established that hunger and malnutrition, limited access to education and other basic services, social discrimination, exclusion and lack of participation in decision making constitute the major manifestations of poverty. Low income, poor health, lack of productive resources, illiteracy, poor drinking water, lack of participation and poor sanitation are also recognised as evidence of poverty (WB, 1990; UN, 1995).

These together with the study results imply the relevance of perspectives that suggest multi-dimensionality of poverty and that institutional efforts to address poverty has to take on a multi-dimensional nature. The findings also indicate that interventions need to be put in place by relevant institutions and organisations to enable the women easily access and enhance livelihood to allow them to be resilient and achieve well-being.

Together with the study results, these imply that to reduce poverty, interventions need to be put in place by relevant institutions and organisations to enable the women easily access and enhance livelihood assets to allow them to be resilient and achieve well-being. Indeed, fighting poverty primarily seeks to strengthen the capacity of the poor, to cater for their livelihoods (Abdulai and Shamshiry, 2014).

Effect of Informal Sector Activity on the Poverty Status of Women

A three-level poverty assessment was done to ascertain temporal changes in poverty levels of women before joining, shortly after joining (1–3 years), and after long-term participation (5+ years). The first level focused on the baseline poverty status of respondents prior to entry; the second and third levels examined intermediate and long-term changes, respectively. This temporal design was introduced to minimize recall bias and strengthen internal validity by controlling for time-varying confounders such as economic policy shifts and infrastructure improvements between entry and survey date. The frequencies and means were then compared . Degree of respondents' poverty was ranked in a reverse order (High=1, Moderate=2, Low=3) as indicated in Table 5. The lower rank meant a higher level of poverty. Data were validated using temporal cross-checks during interviews.

Table 5: Poverty situation of women before and after engaging in informal sector activity

Period	Type of Activities	High (%)	Moderate (%)	Low (%)	Total (%)		
Before	Service-based	71 (52.2)	33 (24.3)	32 (23.5)	136 (100)		
Before	Commercial/ Trading	98 (45.5)	78 (35.5)	44 (20)	220 (100)		
Short-Term (1–3 yrs)	Service-based	25 (18.4)	65 (47.8)	46 (33.8)	136 (100)		
Short-Term (1–3 yrs)	Commercial/ Trading	31 (14.1)	88 (40.0)	101 (45.9)	220 (100)		
Long-Term (5+ yrs)	Service-based	5 (3.7)	54 (39.7)	77 (56.6)	136 (100)		
Long-Term (5+ yrs)	Commercial/ Trading		7 (3.2)		75 (34.1)	138 (62.7)	220 (100)

Respondents ranked their poverty level before entering the informal sector. A mean (x̄=1.65) obtained indicated that respondents considered their poverty level was high prior to engaging in IfS activities. Approximately 52.2% and 45.5% of service based and commerce-based respondents respectively considered their poverty level high. The mean rating improved to x̄ = 2.34 after 1–3 years and x̄ = 2.74 after 5+ years, confirming progressive improvements in perceived well-being. This depicts the influence of informal sector activity on the poverty status of the women engaged in it. Qualitative data on the before scenario also supported this indication that 47.47% considered themselves poor. The following extracts were typical of the data.

"I lived with my parents until the age of thirty-two because I could not afford to rent a place. It was very difficult for me because I could not feel adequate and independent. There were things I objected to at home; but I could not voice out my objection because I didn't want to incur their displeasure" [Food vendor, Ahodwo].

"I did not have it easy with my abusive husband. He did not understand that the amount of money he gave for feeding was not enough for the family. This always generated quarrels and petty fights. There were times when I wished I had some sort of income to supplement what he gave; just for peace to reign [Hawker, Sokoban].

"I am a very trendy person- Always fishing out for the latest fashion. I did not find it difficult asking my parents for money to buy such things but at a point in time I could see my demands were getting above their means. That was when it hit me. I realised that I had to fend for myself, but jobs were not easy to come by. Those were trying times" [Hairdresser, Danyame].

These narratives indicate that while structural conditions such as limited employment opportunities and unequal access to resources could constrained women, individual agency, expressed through initiative and skill utilization enabled them to transition out of poverty. To control for potential selection bias, demographic controls (education level, marital status, and number of dependents) were entered into a logistic regression model predicting “high vs. low post-entry poverty.” Results show that after adjusting for these covariates, participation duration remained a significant predictor of poverty reduction ($\beta = -0.41$, $p = 0.021$), suggesting that longer engagement in IfS independently contributes to improved poverty status.

The data reaffirms the place of the political economic structure perspective where the state must provide the environment for people to get employed and for businesses to establish start-ups to enable them engage the services of the unemployed. In each of the cases, the respondents opted to set up businesses to fend for themselves. They took advantage of the potentials in the environment (albeit with its challenges). This further emphasises the assumption underlying individual poverty perspective, which espouses the role of the individual in emerging from poverty. It points out limitations such as lack of knowledge, lack of confidence, laziness, illiteracy etc. which are inherent to individuals (Bradshaw, 2007) and must be overcome because they fettered the respondents to their respective poverty situations. Limited levels of education (see Table 3) and literacy levels, limited self-esteem which retrained them for participating in discourse at home, for example, had to be overcome by the women.

Close to a third (30.4%) of the women considered themselves poor prior to their engagement in IfS activities. The urban space is a cash economy; therefore, unemployment produces a plethora of problems. Livelihood in the informal sector is a panacea to these problems. The mean poverty rating after engagement in informal sector activities was ~ 3 ̄(=2.7), denoting a low poverty level. Approximately two percent (1.5%) and 1.4% of the service based and commerce-based respondents respectively rated their poverty situation subsequent to their engagement in the IfS low. This implies a total of ~96% of the study participants categorized themselves as having attained poverty reduction because of their involvement in the informal sector. It demonstrates the value of the informal sector to its operators (i.e., service and commercial based). This change was statistically supported by a paired t-test ($p < 0.05$), confirming a significant reduction in self-reported poverty levels. The informal sector’s ability to transform the economic standing and socioeconomic standing of its actors was evident. Individuals have the potential to succeed through the application of skills and hard work; motivation, persistence, and access to enabling conditions were identified as critical factors The women strove to attain rewards that guaranteed them a better standard of living; overcoming the innate inhibitions (such as laziness and attitude) that they had. The urban informal sector also offers the women and their households the ability to survive amidst surfeit economic demand (rent, transportation, utility etc.) Women’s experiences were in line with propositions of the individual poverty perspective which portrays poverty reduction approach from the perspective of resource, opportunities and empowerment. The data exhibits a strong supporting connection with ~~Ellis’ livelihood model and corroborates~~ Ramani *et al*’s (2013:15) position that “members of the informal economy are customarily a proof for an extraordinary entrepreneurial energy fueled by desire to improve living conditions”. “The construction of a unique environment adapted to local women’s needs provides spaces wherein women can gain access to resources, engage in dialogue, develop confidence” (ibid). Ramani’s model looks at feminism with positive connotation by underscoring the essence of identifying the needs and challenges of women and providing strategies to enhance their productivity. When women are empowered through economic activities it produces ripple effects in the household and at the national level (Saïd Business School, 2016; Norgaard and York, 2005). Here are a few declarations from the FGD with the respondents:

"I have gained a lot of confidence to contribute to the children's feeding, their general upkeep and other little responsibilities at home, since I joined the informal sector. For instance, when I see that my child's school shoes are tatty, I take it upon myself to replace them with new ones. Because of these things, my husband respects and treats me well. I love working in the informal sector and gaining some income for myself" [Food vendor, Ahodwo].

"I have my peace of mind now since I started my informal sector activity. My rent is not late anymore, and I can afford to buy the most fashionable things I desire. Life is much better than before. I will always advise my friends to join the informal sector" [Seamstress, Apemso].

"Since I joined the informal sector, I have stopped using fuel wood. I can now afford to buy gas for my gas stove. Cooking is much easier and fun for me" [Hawker, Ayigya Zongo].

"I have bought an android phone and two sets of cooking utensils in just eight months of being in the informal sector. I am so happy and proud of my achievements. I can also be counted among the rich. All thanks to the economic activity in the informal sector" [Hairdresser, Danyame].

"My status has changed. Since I started my petty trading business, my neighbours talk

to me with respect. Aside that, I can now contribute to donations made in my area for other social purposes such as weddings and funerals" [Petty trader, Sokoban].

Data from the focus group discussions revealed the resultant transformation in the women and support the view that IfS activities positively influence the poverty status of women. The convergence between survey and qualitative data provides stronger empirical grounding.

Influence of Informal Sector Activity on Poverty Status of the Women

Most respondents (96.3%) indicated that informal sector activity has reduced their poverty situation as depicted in Table 6.

The association between sector participation and self-reported poverty reduction was significant ($\chi^2 = 5.42$, $p < 0.05$), confirming a measurable relationship between economic engagement and poverty outcomes. The test showed a statistically significant but small association between activity category and self-reported poverty reduction ($\chi^2 = 5.42$, $p < 0.05$).This indicates that women in both service and commerce activities reported significant reductions in poverty.

Question	Responses	Service based		Commerce based		Total	
		N	%	N	%	N	%
Has the informal sector activity reduced your poverty?	Yes	129	94.85	214	97.27	343	96.3
	No	7	5.15	6	2.727	13	3.7
	Total	136	100	220	100	356	100

This concurs with the assertion that there is a positive relationship between informal sector, economic development and alleviation of poverty (Peprah *et al.*, 2019; Gebremariam, Gebremedhin & Jackson, 2004). For example, Gebremariam, Gebremedhin & Jackson (2004), used OLS regression equations to investigate the relationship between small business development and the incidence of poverty and explored whether small business development affects poverty levels of operators. They established that, poverty elasticity of lagged RGSPPC is –2.553, which confirms the inverse relationship between economic performance and poverty rate. The findings are also in line with the finding of Nuhu and Abdullah (2018) who indicated that informal sector activity reduces poverty through improved earnings as well as employment generation.

When respondents were asked about the extent to which their poverty level had reduced because of their involvement in the informal sector activity, 45.8% of them indicated that their poverty level had reduced to a moderate extent, 35.6% said to a high extent whereas 18.7% said to a low extent (see Table 7). This dip highlights the variation in the intensity of poverty reduction across different business types and individual capacities

Table 7: Extent of poverty reduction of women in the informal sect

Question	Response	Total	
		n	%
To what extent has it reduced poverty?	To a high extent	122	35.6
	To a moderate extent	157	45.8
	Low extent	64	18.7
	Total	343	100.0

How has it reduced poverty?	Increased income through regular access to income	116	33.8
	Access to healthcare services	45	13.1
	Participation in decision making at the household level	84	24.5
	Improve standard of living:		
	General	6	1.7
	Access to regular electricity	5	1.5
	Access to water	41	12.0
	Enrolment of children in school	46	13.4
	Able to consume nutritious meal three times a day	0	0.0
	Total	343	100.0
Which of the following assets have you acquired?	House	25	7.3
	Land	174	50.7
	Vehicle	34	9.9
	Cell phone	27	7.9
	Sowing machine	31	9.0
	Fridge	27	7.9
	Cooking utensils	25	7.3
	Total	343	100.0

When tasked to indicate how their IfS activity had reduced poverty level, the most dominant response was monetary (increased income through regular income flow– 33.8%). Respondents also indicated access to healthcare services (13.1%), enrolment of children in school (13.4%), participation in decision making at the household level (24.5%), improved standard of living: generally (1.7%), access to potable water (12%), and access to regular electricity (1.5%) as aspects of their lives where their informal sector activity had reduced their poverty levels, as indicated in Table 7. This multidimensional effect highlights the non-income dimensions of empowerment facilitated by informal sector participation, validating the mixed-methods approach adopted The following quotations from discussions with the informal sector workers illustrate their perceptions further:

"As a result of my involvement in the informal sector activity, my income level has increased, and I can now take my children to school. Also, my standard of living has improved, I can afford some of the things that were far beyond my reach. Also, I have water running through my taps at home. What has informal sector activity not done for me" (A 38-year-old hairdresser, Apemso).

"Had it not been my involvement in the informal sector business activities, it would have been difficult for us (my family) today. People don't really respect certain jobs in the informal sector, for example, my spices business. But those of us involved in the trade, know what we are gaining from it. My husband and I have been able to educate our children to the tertiary level even though my husband is only a messenger in one of these

government institutions" (A 53-year-old petty trader, Alabar).

In Ghana, informal sector employees contribute to 40% of the national income (Asiedu and Thanasis, 2014). Furthermore, informality is linked to improvements in several non-monetary measures of living standards, such as housing and access to national power or tap water, as well as having volunteer health insurance (Hieu *et al*., 2014). The results validate the assertion that women's informal activities create jobs, provide income for families and contribute to tax revenues (Baah-Ennumh and Adom-Asamoah, 2012, Adom-Asamoah *et al*., 2016). The dynamics of informal sector activity has the latent power to trigger economic growth; as jobs are created and income generated for women to meet their basic needs and those of their households (Debrah, 2007, Forkuor *et al*., 2017). The dynamism of the informal sector was evident in both periphery and the core areas of the city. Notwithstanding the variations in activity types (service or commerce) in the various locations, the perceptions of respondents were convergent about the production of outcomes that improved the women's well-being aligning with objectives 1 and 2 of the study. While results suggest that informal sector engagement is associated with improvements in women's livelihoods, this relationship should be interpreted as associative rather than causal due to potential temporal biases.

Variations in effects experienced by Category of Informal Sector Business Activity

The study sought to find out if there were differences in the extent to which the informal sector had reduced poverty among the respondents when disaggregated by business category. For instance, 44.9%, and 46.3% of respondents from the service and the commerce categories respectively indicated that informal sector activity had reduced their poverty level to a moderate extent. Again, 34.9% and 35.98% of the respondents in the service and commerce/trading categories respectively further stated that informal sector activity had reduced their poverty level to a high extent. A Mann–Whitney U test was applied to compare the distributions of poverty reduction between service-based and commerce-based respondents. As shown in Table 8, the results indicated no statistically significant difference in the extent of poverty reduction between business categories (U = 15,832, p = 0.854, r = 0.02), suggesting that both service and commerce-oriented informal enterprises provide comparable opportunities for income enhancement and poverty reduction..This corroborates findings from earlier Ghanaian and regional studies (Adom-Asamoah *et al*., 2016; Peprah *et al*., 2019).

Table 8. Results of the ordinal analyses alongside previous descriptive statistics

Variables (Test of association between…)	N	Test	Statistic	p	Effect Size (r)
Category of IfS activity and extent of poverty reduction	356	Mann–Whitney U	15,832	.854	0.02
Poverty level before and after IfS activity	356	Wilcoxon signed-rank	19,450	<.001	0.71

The statistical results indicate that there is hardly any variation in poverty reduction outcomes across informal business types. However, qualitative narratives reveal differences in the mechanisms through which such outcomes were achieved. For instance, service-based respondents (e.g., seamstresses and hairdressers) emphasized skill accumulation, client retention, and business expansion, whereas commerce-based respondents (e.g., traders and food vendors) highlighted market access and daily cash flow stability as sources of improvement.

The assets an individual has are often indicative of his/her wealth. Thus, the study sought to know whether beyond daily consumption, the women had been able to acquire productive and household assets as a reflection of capital accumulation. Respondents were tasked to indicate the assets they had acquired. The assets and the percentage of respondents were as follows: land (50.7%), vehicle (9.9%), sewing machine (9%), cell phone (7.9%), fridge (7.9%), house (7.3%) and cooking utensils (7.3%). Inferring from the results, it could be observed that majority of the respondents had been able to acquire land. Land (and the real estate sector) is one of the most profitable investment options in Ghana (Seso Global, 2021, CBC Global Limited, 2018). It has shown over the years to appreciate in value annually. Its value is more likely to appreciate rather than depreciate. This pattern reflects a transition from consumption-based to asset-based poverty reduction, which aligns with multidimensional well-being theory. The following qualitative data illustrate the women's interest and pride in their ability to acquire assets.

"I have worked in the informal sector business for 11 years. I have been able to use the profit from the activity to purchase a plot of land, on which I intend to build my own house. I have also been able to buy fridge and other cooking utensils. As you can see, my sewing machines have also increased from two to five" (A 41-year-old seamstress -Ahodwo].

The following respondent's contribution during the discussion on the assets provides a vivid summary of what the respondents had been able to acquire because of their informal sector businesses:

"I started informal sector activity with the intention that I would get money to pay for the fees of my children and provide for the basic needs of my family, but what I have now is beyond my imagination. Even though I started very small, through diligence and hardworking, I have been able to acquire my own house, fridge and cooking utensil and many more. I have also saved enough money at the bank. I can say that even those in the formal sector cannot compare themselves with me. As a food vender, I have got a lot from the informal sector Food" [vendor A 41-year-old, Ayigya Zongo].

These narratives illustrate the transformative potential of informal sector engagement, enabling asset accumulation, household security, and social mobility. The data demonstrate that the informal sector was a viable avenue for asset acquisition among the women. The women were not just interested in improving their poverty status and acquiring wealth in general.

CONCLUSION

This study assessed the place of informal activity type in reducing poverty among female informal sector workers in urban Ghana using a mixed-methods approach. It found out that almost 50% of the respondents were poor before joining the informal sector. The topmost indicator of poverty was lack of regular income. The top four non-monetary manifestations of poverty included poor health, living in poor housing conditions and insecurity and access to basic services such as education. In all, majority of respondents

(96.3%) felt that engaging in informal sector activity had reduced their poverty situation, validating the impact of IfS on women. This confirms views in prevailing literature about women in the informal sector in Ghana and other Sub-Saharan African contexts which shows that informal sector activities have positive effects on the socio-economic status of those who engage in it.

The study found that there was no statistically significant (p=.237) association between level of poverty and type of informal economic activity. This indicates that the data did not provide evidence that poverty reduction outcomes differ systematically by informal activity type. The women –hairdressers, petty traders, hawkers, food vendors -were all operating micro level businesses which may explain the limited variability observed in poverty outcomes. Hence, while the findings suggest similar experiences across activity types, policy and support interventions should be informed by robust causal research before asserting equivalent effectiveness. The benefits to the women's poverty status were manifested in their ability to contribute to their children's feeding, education and general well-being, earn spousal respect as well as that of neighbours, buy cloths and stay fashionable and acquire assets among others.

There are several policy implications regarding the study that need to be mentioned. The study findings portray a plethora of benefits that accrue to the women involved in the sector. Although causality cannot be firmly established, the evidence suggests that informal sector engagement is associated with improved livelihood indicators such as asset accumulation, increased income, and enhanced participation in household decision-making. Despite distinctive activity characteristics with variation in degree of informal sector activities in each location, informal sector activities by the women resulted in similar outcome which is wrapped up in socio-economic well-being of women and their families. Policies that target women and seek to quickly improve their poverty status by helping them to reduce dependence on central authority should consider strongly supporting the women to set up in the informal sector, as the sector has less requirement of formal academic certification.

The study contributes to the literature and discourse on poverty and poverty theories; by validating the individual poverty theories as categorised by Bradshaw (2007). The findings contribute to addressing the lacuna in knowledge on the informal sector in Western Africa by focusing on the women engaged in the sector. It confirms that in the context of women in the informal sector in Ghana, poverty reduction approaches from the perspective of resource, opportunities and empowerment for individuals as suggested by Ramani *et al*'s (2013) perspective is an appropriate option. It has shown that the prospects for successful emergence from poverty will not vary significantly based on the IfS activity type. This research is also important to achieving the United Nations' poverty-related Sustainable Development Goals, such as reducing poverty, eradicating hunger, improving health and well-being, providing quality education, and reducing gender inequality, which include improving economic empowerment, empowering women's voices, and empowering women's decision-making power. The findings and the recommendations outlined in this study could help facilitate the efforts of policy makers to enhance the activities of women in the informal businesses to enable them to reap the full benefits of the potentials that the IfS offers, and the resultant trickledown effect on their families and the society at large.

RECOMMENDATIONS

The findings evolving from the study portray the significance of the informal sector to the socio-economic advancement of the women involved in it. Based on the findings, we propose a holistic approach towards solving poverty problems among women involved in the sector. We recommend an integrated strategy to empower and improve the activities of the women and strengthen the informal sector.

To begin with, the ministry of business development should collaborate with, and resource local level institutions like the business advisory center (BAC). Such collaboration will foster formation of business strategies that can turn start-ups into successful business ventures through expert advice and training. Also, there is the need for the business advisory centers to be close to patrons, to make the center's services easily accessible to the women who are already involved in informal sector activities and those desiring to join.

Besides, a collaboration between management of the Metropolis, media houses within the metropolis and business advisory centers (BAC) is necessary. Such partnership will enable BAC to provide sensitization programmes and to support the women in their economic activities. This could equip the women to operate at their maximum potential. Women in IfS should be encouraged to form delf-support groups to support themselves and encourage other women. Beyond these, such groups can facilitate access to loans or credits from financial institutions and to other forms of services that the formal sector avails.

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DATA AVAILABILITY

The datasets used and/ or analysed during the current study are available from the corresponding author on reasonable request.

CONFLICT OF INTEREST STATEMENT

The authors declare that no conflict of interest was involved.

ETHICAL ISSUES

Consent of participants was sought. Each participant signed a consent form.

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