

**URBAN IMPOVERISHMENT AND MULTIPLE MODES OF  
LIVELIHOOD IN GHANA**

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## **Abstract**

Many African countries experienced economic crisis in the 1970s and are currently restructuring their economies under the tutelage of the World Bank and the IMF. The restructuring process has had pervasive effects on the livelihood strategies of many people, as their established means of income generation have been disrupted. While survival of the urban poor has been studied, little is known of strategies of other social groups. Using Ghana as a case study, I argue that although urban poverty predates the implementation of structural adjustment program (SAP), the policies have created a favorable environment for the intensification of multiple livelihood strategies among of salaried employees. The paper finds that multiple livelihood strategies are practiced by a large number of salaried employees, but their involvement depends on many factors, including individual, family and household characteristics; access to capital and resources; opportunities offered by the urban economy; and the nature of formal employment.

*Key words* - Economic reforms, African urban economies, multiple modes of livelihood

## **Introduction**

The economic crisis that characterized many African economies in the 1970s and early 1980s led to intensification of poverty, particularly among urban residents. The increased urban impoverishment has been due in part to the rapid urbanization accompanied by unemployment and underemployment. However the neo-liberal economic reform packages supported by the international financial institutions and being implemented in many of the countries have not been designed to address the problems of urban poverty. In fact, neo-liberals argue that African countries have ‘urban bias’ economies. Consequently, the living standards of many urban dwellers, especially those on fixed incomes have remained poor. The disruption of the established means of income generation of individuals and households has had profound effects on their livelihood strategies. Many people have responded to the changes by becoming involved in multiple economic activities that combine salaried and non-salaried jobs. Although such practices have a long history in African countries (Morna 1989), the neo-liberal reforms have made this strategy imperative for people of diverse socio-economic backgrounds (Chew 1990; Roenen et al. 1997). The changes in livelihood strategies, including those earning fixed income, have eluded academicians and policymakers who have

typically focused on the urban poor<sup>1</sup> and their desperate attempt to survive through the so-called informal sector. Emphasis on the poor has led to the use of ‘survival strategies’ to describe responses to economic crisis (Pellow and Chazan 1986; Yeboah, 1997). But as Redclift (1986) argues, strategic responses to economic change are not limited to the poor; many other social groups are also involved. The use of the term ‘survival strategy’ precludes the possibility that the strategies may in fact be a means of accumulation. This paper employs ‘livelihood strategies’ as a framework to capture *all* responses to economic change, including those meant to ensure survival as well as those employed to accumulate resources. Using the concept of multiple modes of livelihood (MML), this paper examines the livelihood strategies of salaried employees.<sup>2</sup> The purpose is to demonstrate that people of diverse backgrounds employ multiple livelihood strategies both as survival and accumulation strategies. It also highlights the magnitude and complexity of livelihood strategies, as well as factors influencing participation in such strategies.

The remainder of the paper is divided into six sections. The next section conceptualizes the relationship between economic decline, urban poverty and the proliferation of multiple livelihood strategies. The subsequent four sections provide brief descriptions of the sources of data and the case study areas, estimate the magnitude of multiple livelihood strategies, examine the nature of MML activities, and discuss the general correlates of MML participation. The final section addresses the policy and theoretical implications of the study.

### **Urban Impoverishment and Multiple Modes of Livelihood: Exploring the Connections**

Many Africa economies experienced severe economic crisis in the 1970s and early 1980s. A series of external economic shocks, domestic policy mismanagement, political instability and corruption plagued the economies and brought them to the verge of collapse (World Bank 1981; IMF 1989; Jespersen 1992). The urban areas experienced rapid growth characterized by unemployment and underemployment, and a fall in real income that wiped out the colonial legacy of high wage economies (Weeks, 1971). In Uganda, for instance, “the minimum wage fell to 10 to 15 percent of its 1972 value in the 1980s and the monthly wage would have brought no more than a week’s supply of food” (Jamal and Weeks 1993, 37-38). Regrettably, the World Bank- and the International Monetary Fund- supported structural adjustment programs (SAPs)

being implemented in several African countries have paid little attention to the problem of urban impoverishment.

As currently articulated, the SAPs are ineffective for addressing this problem. Underlying SAPs is the assumption that African economic problems are caused by inefficient states and their desire to satisfy parasitic urban populations to maintain political legitimacy (World Bank 1981; Sandbrook 1993). This belief is informed by the urban bias theory, which has its origins in the works of Michael Lipton (1977; 1993) and Robert Bates (1981; 1993).<sup>3</sup> Excessive taxation of agricultural products and the allocation of spending in favor of urban areas are tools used by states to achieve this purpose. Thus, the preference in SAPs for market signals over state regulation, agriculture-led development over industry, and reforming the provision of social services are all informed by the belief that Africa's urban sector has siphoned resources away from rural areas while failing to stimulate overall development (World Bank 1981; 1989). Although rural areas, and agriculture in particular, suffered serious neglect under post-independence development policies, evidence from Africa has shown that poverty is not only a rural problem; indeed, urban poverty has been increasing rapidly. Drawing on evidence from across the continent, Jamal and Weeks (1988; 1993) show that poverty has shifted from rural to urban areas and that this process of urbanizing poverty predated the introduction of SAPs. Notwithstanding such findings, the World Bank continues to prescribe neo-liberal economic policies that aim to turn the tide against the urban sector (World Bank 1994).

SAPs have not only been ineffective in reducing urban poverty, but evidence from across the continent suggests that the policies have led to increases in urban poverty among the unemployed as well as those with fixed incomes such as salaried employees (Gilbert 1994; Riddell 1997; Kaseke, 1998). The change in the relative prices has tended to benefit rural residents, especially those involved in export production.<sup>4</sup> At the same time, 'cost-recovery' measures<sup>5</sup> have escalated the prices of critical urban services. Although SAPs have had devastating impacts on urban residents, salaried workers have been particularly affected.<sup>6</sup> Incomes of salaried workers are not changing fast enough to compensate for the rapid increase in the cost of living brought by stabilization policies. An analysis of Ghana's Economic Recovery Program (ERP) supports this claim.

Ghanaian workers' salaries have not kept pace with the devaluation and inflation. The implementation of the ERP in 1983 has resulted in the depreciation of the cedi from  $\text{¢}2.75 = \text{US } \$1$  at the

onset of the program to ₵3,800 = US \$1 in early 2000. Moreover, the inflation rate, which saw a reduction in the first decade of ERP, has begun to skyrocket beyond control; the annual rate of inflation more than doubled from 24.7% in 1993 to 58.6% in 1995 (Ghana Statistical Service data). Meanwhile, the real minimum wage, which has been falling since 1960 and reached its lowest level between 1983 and 1984 when the government initiated the ERP, has not recovered. Although real wages improved 1986 and 1989, even at its recent peak in 1989, it was only 42% of the level of 1960 (Figure 1).<sup>7</sup> In other words, salaries have continued to represent only a fraction of what is needed to cover personal living expenses, and are certainly not enough to support entire households. Basic individual and household items are priced beyond the reach of the average salaried employee. The monthly salary of a typical public school head teacher in 1996 (₵110,000, or \$103) was barely enough to provide the basic needs of an average household for only three weeks. The average price of chicken in 1996 was between ₵8,000 and ₵12,000, while a bowl of *fufu* and meat for lunch at a local *chop bar* was between ₵1500 and ₵3000 (field interview 1996). Not surprisingly, many professional groups, including university staff, nurses and medical doctors have embarked on a series of strikes, demanding increases in salaries.

The ERP, while failing to increase real wages for salaried employees to the level of 1960s, helped create other avenues for such employees to earn money. Prior to the introduction of the ERP, Ft. Lt. Jerry John Rawlings' government was characterized by populist, revolutionary and anti-imperialist rhetoric and considered the private sector and traders in particular, as economic saboteurs (Agyeman-Dua 1987; Hansen 1987; Ninsin 1987). Traders, perceived as “exploitative parasites hoarding their wealth and essential goods while people starve” (Robertson 1983, 472), were subjected to searches and seizure of commodities. The acceptance of the neo-liberal policy package forced the regime to change its rhetoric, acknowledge the role of the private sector in the economy, and attempt to improve its relationship with local businesses (Tangri 1992). The government's improved relationship with the private sector opened up trading and other commercial activities as avenues where all Ghanaians, including salaried employees, could make money without fear of being harassed by the military and police. In short, the failure of the ERP to increase real wages to a level adequate to support a decent standard of living and its role in giving legitimacy to the private sector created an environment in which salaried employees, by necessity or choice, began to see the private sector as a legitimate avenue to raise extra income.

Several studies have examined pre-ERP strategies adopted by Ghanaians in response to economic decline. Pellow and Chazan (1986) identified the following survival strategies: *suffer-manage strategy*, which involves survival within conventionally approved codes of conduct; *beat-the-system strategy*, involving various forms of illicit dealings; *escape-migrate strategy* referring to the large number of Ghanaians who opted to travel outside the country in search of employment and commercial opportunities; and the *return-to-the-farm strategy* adopted by many who reverted to subsistence and cash crop agriculture. To this list, Yeboah (1997) using 1984 data added *strategy-of-participation*, in reference to the increasing number of women and young adults who previously were unemployed, but have sought employment, mostly in the informal sector, to supplement household income.

These studies are important in drawing attention to pre-ERP strategies. However, their use of the concept of survival strategy as an analytical framework predisposed them to focus only on the poor and ignore the strategies of other social groups such as the salaried employees. The typical definition of the concept is given by Meert, Mistian and Kesteloot (1997, 173) as “every deliberate economic act by household with the ultimate motivation to satisfy the most elementary human needs, at least on a minimal level, according to the universal social and cultural norms, and without a full social integrating character”. In other words, ‘survival strategy’ is used to refer to economic activities undertaken primarily for the purpose of coping with economic crisis and excludes activities undertaken for the purpose of capital accumulation. Such a framework is incapable of capturing the experiences of many salaried employees who are involved in multiple economic activities not solely for the purpose of survival but also to accumulate capital.

The ‘multiple modes of earning a livelihood’ (MML) approach is useful for analyzing the diversified means of raising extra income through acquisition of additional jobs, not only on the part of the unemployed but also by those sections of the population dependent on fixed salaries (Mustapha 1992). The approach makes no assumptions concerning the reason for participating in multiple economic activities, but instead focuses on all activities that provide a livelihood. This point is important because while some people may participate in multiple livelihood strategies for survival purposes, to many others it is primarily an accumulation strategy. The latter reason for participation in multiple employments is becoming more important because of increasing job insecurity among salaried workers brought about by the massive retrenchment accompanying ERP.

Whatever the reason for participation, the common practice is for people to maintain their salaried employment and at the same time engage in other economic activities to provide extra income.

Although involvement in more than one economic activity is not limited to African urban workers, the nature of the activities and the implications of MML are different from those of their rural counterparts or even salaried employees in the developed world. Rural farmers in many African societies diversify their sources of income by resorting to non-farm activities that complement farming activities (Little 1992). Similarly, “moonlighting” by salaried employees in the developed world often takes the form of salaried employment (Amirault 1997; Sussman 1998). As Cohen (1994) shows, Canadian moonlighters whose main jobs are in education, health, social services or retail trade are likely to have their second job in the same industry. Thus, a nursing assistant may work in two or more health facilities or an accountant may work with more than one accounting firm at a point in time. However, MML activities in Sub-Saharan Africa are mainly outside salaried employment, typically in non-salaried jobs or agriculture, which hardly complement salaried employment in terms of time requirements and the transfer of experiences and skills. This characteristic of MML poses challenges to neo-liberal reforms and the attempts to increase efficiency in public institutions. A full understanding of the relationship between urban poverty and MML requires a thorough analysis of MML activities and the profiles of employees involved in the practice.

### **Sources of Data and Study Regions**

The data for this study are drawn from the Ghana Living Standard Survey round 3 (GLSS3) undertaken by the Ghana Statistical Service, and fieldwork conducted by the author between 1995 and 1996 in Wenchi and Techiman in the Brong Ahafo Region of Ghana.<sup>8</sup> The GLSS3 is a nationwide sample of 4,565 households selected using a stratified sampling procedure, which uses the enumeration areas for the 1984 population census as a sampling frame. This survey was undertaken between September 1991 and September 1992. The case study involved the administration of questionnaires to household members. Households with at least one salaried worker were selected for the study. The occupational distribution of the sample was based on the nature of the economies of Wenchi and Techiman as recorded in the 1984 population census.<sup>9</sup> Overall, the respondents included administrators, senior bureaucrats, clerks, technicians, health care workers, educators, civil servants and unskilled workers. In all, 60 households

from each study area were selected, giving a total of 237 individuals over the age of 15 years. Despite the different methods employed by the case study and the GLSS3, an analysis of socio-economic background characteristics showed no systematic difference that could bias the analysis (Owusu, 2000). Combining GLSS3 data with the case studies provides a unique opportunity to better understand urban livelihood at different spatial levels. Using the GLSS3 data, three categories of urban centers<sup>10</sup> were identified (Figure 2). The first category (Region 1) refers to urban centers in the savanna and forest regions, most of which range from small to medium urban centers. Although Region 1 geographically covers more than half of the country, only three of its cities were included in Nabila's (1988) 10 largest urban centers in 1984.<sup>11</sup> In terms of population size and economic structure, most of the urban centers in this region are comparable to the two case study cities. Region 2 adds data from the urban centers in the coastal region to that of Region 1 and thus includes all urban centers in the country. Most of the country's large urban centers are located along the coast. Finally, data for the national capital, Accra, were isolated to examine the nature of MML activities there. It is important to note that there are variations in the levels of development as well as the economies and sizes of urban centers within each of these regions and this must be taken into consideration in making generalizations. Results from these three spatial groups are compared with a detailed case study of Wenchi and Techiman.

### **MML Strategies: Magnitude and Characteristics**

To claim that there has been intensification of the multiple livelihoods strategy requires confronting a myriad of questions with empirical evidence. For instance, how prevalent are multiple modes of livelihood? Does the nature of the urban economy influence participation and choice of livelihood strategies? What are the common supplementary income generation activities? Are such activities related to participants' main employment? What are the general socio-economic correlates of MML participation? I attempt to answer these questions in the sections that follow.

### **ESTIMATING THE MAGNITUDE OF MML**

Studying the prevalence and nature of an economic practice like MML among salaried employees is a daunting task. Large-scale studies such as the GLSS3 inadvertently underestimate the magnitude and



complexity of such practices, resulting in huge gaps between recorded income and expenditure. The GLSS3 was unable to account for over half of Ghanaians' expenditures. A report on GLSS3 states in part that "the apparent shortfall in income ... is highlighted by the fact that median per capita expenditure is ₵121,000 whereas the median per capita income is only ₵60,000" (Ghana Statistical Service 1994, 61). Case studies can provide a more robust estimate of MML participation and, when combined with nationally representative data such as the GLSS3, may help unravel the complexity of MML activities.

Table 1 compares salaried employees and MML participants in the case studies and the GLSS3. Participation in MML refers to salaried employees who are earning other sources of income. Of the 237 people interviewed in the case study, 40.5 percent of them were classified as salaried employees. The corresponding figures for GLSS3 are 4,997 of which 15 percent are salaried employees. The relatively higher percentage of salaried employees among the case study sample is a reflection of the method of sample selection, which specifically targeted households with salaried employees. Among the 96 salaried employees in the case study, 63.5 percent of them are involved in MML. The GLSS3 data show that, for the country as a whole, 17.8 percent of salaried employees are involved in MML.

[Insert Table 1]

The different MML participation rates in the case study and GLSS3 data are due, in part, to the objectives of the two surveys.<sup>12</sup> Although the GLSS3 collected a great deal of data on economic activities, determining the prevalence of multiple livelihood strategies was not a main objective of this survey. As a result, the questionnaires and interviewers could be less committed in collecting data pertaining to multiple employments, thus underestimating MML participation. For instance, GLSS3 interviewers were not required to interview household members *personally* about their economic activities, as household heads were asked to provide answers on behalf of all household members. Experience from the fieldwork suggests that household heads do not always know about all income generating activities of household members. Thus, in order to obtain complete information on MML activities, individuals, rather than household heads, must provide information about their respective economic activities. In addition, questions must specifically probe respondents' economic activities and be capable of prompting respondents to remember *all* income-generating activities. During my own interviews, it was not uncommon for respondents to indicate that they depended only on their salaried employment. However,

when asked specifically whether they had a farm, most answered affirmatively. Thus, GLSS3 interviewers unknowingly ignored some activities because respondents did not talk about such activities and/or because the questions were not specific enough.

Another possible reason for the different estimates of MML participation in the case study and GLSS3 data might be respondents' unwillingness to talk to 'strangers' about supplementary economic activities, for fear of taxes or because the activity is either illegal or is done 'illegally.' Such feelings were less of a problem in the case study than the GLSS3. Although my familiarity with the study area and the use of local residents as research assistants helped to diffuse fears about the objectives of the study, interacting with respondents continuously over a long period of time made them more comfortable and willing to disclose details of their economic activities. The case of the Baako<sup>13</sup> household illustrates how large-scale surveys could easily underestimate the magnitude and complexity of MML activities. Mr. Baako is a civil servant who has worked for over 25 years. During the first interview, he indicated that in addition to his salaried employment, he was also a farmer. His wife also indicated that she prepared and sold food in addition to her farming work. This household was selected for a six-month longitudinal study and was visited every two weeks. As the study progressed, Mr. Baako disclosed to me that he was also an itinerant drug (medicine) seller and that the profit from the business has used to support the household. Indeed, the household's ledger kept as part of the research confirmed that it would have been impossible to finance the household's budget without the income from this activity. His unwillingness to disclose information on drug sales (even though the couple was willing to talk about their involvement in farming) could be attributed to several reasons. Foremost, he did not *volunteer* information about his itinerant drug sales initially, probably because he did not trust the interviewer, and he knew that this activity often interfered with his formal employment. Secondly, he had no training in dispensing drugs, yet the types of medicine he sold included prescription drugs; in fact, he sometimes gave injections. His unwillingness to talk about the drug sales could also be attributed to the fact that it was illegal for him to be involved in that activity. This case study of the Baako household reminds us that respondents might withhold information about activities when they are not comfortable discussing them with interviewers they do not trust.

The above explanations suggest that MML participation rate from the GLSS3 data may have been inadvertently underestimated but that the rate from the case study is probably closer to reality. However,

we have to be cautious in generalizing from the case study. As Yeboah (1997) reminds us, spatial variations in resource endowments, the economic, political, cultural and social milieu of different parts of Ghana means that economic participation differs regionally. In short, while there are several reasons to suggest that the 18 percent MML participation rate from GLSS3 may be an underestimation, there is no empirical justification for extrapolating the findings of Wenchi and Techiman to generalize about MML participation in the country. Overall however, the evidence seems to suggest that MML is becoming the way of life for many salaried employees in Ghana.

#### THE NATURE OF MML ACTIVITIES

Several studies have documented the importance of agriculture and trade in the urban centers of Ghana. Pellow and Chazan (1986) refer to the proliferation of urban agriculture in the general population as ‘return-to-the land strategy’ and retail trade as ‘beat-the-system-strategy.’ But as Table 2 shows, in addition to providing employment for many people in cities, these activities are also the source for extra income for many salaried employees. Due to the sample selection method which targeted salaried employees, it is not surprising that only a few people considered agriculture (less than 3%) and sales (between 3.3 and 6.8%) as their main employment, but many were professionals and technicians, or clerical, production and service workers. However, this pattern of occupational distribution is reversed when we consider supplementary occupations.<sup>14</sup> Agriculture, sales and production<sup>15</sup> clearly stand out as the common supplementary economic activities of salaried employees. With the exception of production (which is reported by some as both their main and MML activities), the major primary occupational categories (such as professional, technical, clerical and service workers) are the least common MML occupations, and the least reported primary occupations, agriculture and trading, turned out to be the major MML activities.

[Insert Table 2 here]

Table 3<sup>16</sup>, which shows the relationship between salaried employment and MML activities in Region 2, also confirms that urban agriculture and trading were the main MML activities in Ghana. Overall, 70 percent of MML participants are involved in agricultural activities. Over 85 percent of service workers, 77 percent of clerical workers, and 72 percent of professional and technical workers were

involved in agriculture to supplement their incomes. Another important MML activity that cuts across some of the major occupations is sales, which includes hawking and petty trading. As noted above, production workers exhibit a strong linkage between the formal occupation and MML activities. About 15 percent of salaried workers who work in production-related occupations were also involved in supplementary activities classified as production. The relatively strong linkage may be an indication of people involved in the so-called informal sector activities (such as dressmaking, transport operators, food and beverage processors, fitters, and so on) but classified as salaried employees by the criteria used here. Such people usually do similar jobs outside their salaried employment to generate extra income. An example would be a school or a hospital matron who also sells prepared food.

[Insert Table 3 here]

Livelihood stories of salaried employees collected during the fieldwork show that the household as a whole often participates in MML and this significantly affects household living arrangements. Such living arrangements become crucial when one considers that the most common MML activities (agriculture and trading) are more profitable where the local environment and conditions favor such activities (Yeboah 1998). Urban agriculture typically involves having farms either in the vicinity of the city or in the surrounding villages. Trading is more profitable in certain locations within a city or sometimes in other cities away from the household's place of residence. Thus, most MML activities require the household to be extremely flexible and willing to adapt to the demands of these economic activities.

Many of the households that were involved in MML in the study area have living arrangements that facilitate their MML activities. The most common household arrangements can be described as divided households and dual households. A *divided household* refers to households with more than one home, usually but not always located in different urban centers. Members of such households often maintain close ties, visit each other regularly and may even have a common budget, typical of the Manu household described below. Mr. Manu is a senior civil servant transferred to Techiman about 10 years prior to the survey. His wife, also a civil servant, applied for a transfer to join her husband in Techiman. They built a house in Techiman and opened two stores, which provided them additional income. Three years prior to the survey, Mr. Manu was again transferred, this time to Wenchi. The family decided to have a divided household in Techiman and Wenchi so that they could continue to operate the stores in Techiman

under the supervision of Mrs. Manu. They often visited each other over the weekend. Mrs. Manu carries out the grocery shopping and prepared food in Techiman for both 'homes.' Maintaining households in the two towns enabled the Manus to continue with their salaried employment while maintaining MML activity.

In a *dual residency* arrangement, household members live together in an urban center, but constantly move between a rural home (closer to household farms) and an urban one (where salaried employment is located). Dual residency tends to bind together an urban and rural residence, enabling households to take advantage of urban and rural economies. This arrangement is often preferred by salaried workers who also work in their home region, as it enables them to have close contact with the families in the village and also provides them easy access to agricultural land. Unlike divided households, which tend to be non-agricultural MML strategy, dual residence households were usually involved in agriculture, as the case of the Mensah household illustrates. The Mensahs, who are natives of a village seven miles south of Wenchi, at the time of the survey, lived in Wenchi town with their six children. Mr. Mensah had salaried employment while Mrs. Mensah sold cloth. They also had farms on their family land in their native village. In order to maintain their jobs in Wenchi and also take care of the farms, the household usually spent Monday to Friday in Wenchi and the weekend in the village so that they could go to the farm. The produce from the farm was critical, as this statement by Mr. Mensah indicates: "It would not have been possible for me to support this big household without the produce that we get from the farm."

### **Correlates of MML Participation**

An analysis of the social and economic characteristics of the salaried employees who are involved in multiple livelihood strategies would help determine whether the strategy is limited to a certain category of workers. A careful study of the socio-economic background of MML participants also helps construct profiles of such people, thereby increasing our understanding of the factors underlying the current proliferation of MML. Moreover, the analysis helps identify specific institutions whose employees are more likely to be involved in MML.

URBAN ECONOMIES AND OPPORTUNITIES FOR MML

The nature of the local urban economy and the opportunities it offers determine MML participation and the nature of MML activities. It was hypothesized that urban centers that offer great varieties of economic opportunities have higher MML participation rates. Thus one would expect MML participation rates to be highest in Accra, the national capital and lowest in the more homogenous Region 1. In fact, many people I spoke with in Accra expressed a similar intuition.<sup>17</sup> Similarly, Techiman with its diverse economy, a huge weekly market, a large and growing population is expected to have a higher MML participation rate than Wenchi because of the greater variety of opportunities offered by the former. In light of this, the results from the GLSS3 are counterintuitive; MML participation is highest in Region 1 (37%), followed by Region 2 (18%), with Accra recording the lowest rate of 3 percent (Table 4).<sup>18</sup> The case study also showed similar results. MML participation rate is also slightly higher in Wenchi (64%) than in Techiman (63%). The high MML participation rates in both Wenchi and Techiman are striking, but equally important is the relatively higher participation rate in Region 1, whose cities have similar characteristics to the case studies. Thus, both the GLSS3 and the case study suggest that smaller urban centers with less diversified economies provide more opportunities for MML participation. The task is to explain the counterintuitive relationship between urban economies and MML participation and the different participation rates identified across the country.

[Insert Table 4 here]

To understand the counterintuitive results, we must recall the earlier observation that urban agriculture and trading are the most common MML activities in Ghana. Thus, the availability of opportunities for these activities in an urban center would affect the MML participation rate. A further analysis of the case study shows that 75 percent of those involved in MML in Techiman were engaged in agriculture, compared to 65 percent in Wenchi. However, only 11 percent of those in Techiman were traders, compared to 19 percent in Wenchi. On the whole, therefore, MML participants in Techiman are more likely to be involved in agriculture, despite the town's reputation as a commercial center. Similarly, Wenchi provides better opportunities for trading than Techiman, even though its economy is small in size and is less diversified. The lack of part-time retail opportunities in larger and commercial urban centers like Techiman may be due to intense competition with large-scale traders that makes part-time trading less profitable. Salaried employees in such centers who have access to land would be more likely to go into

farming. Alternatively, the relatively fewer traders in smaller and less diversified urban centers like Wenchi tend to have profitable niches, easily filled by salaried employees in the form of part-time trading. Applying this reasoning to the GLSS3 data, we can conclude that the predominance of smaller and less diversified urban centers in Region 1, coupled with access to rich agricultural lands create better opportunities for trading and urban agriculture in the region. The addition of the large coastal urban centers in Region 2 reduces MML participation because many large and diversified urban centers that also lack good agricultural land reduce the chances for participating in MML. The very low MML participation rate of Accra only serves to strengthen this point, as Accra is the largest city in the country and also has the most diversified economy, but lacks good agricultural land. Full-time retailing appears to be the strategy of choice in large cities of Ghana (Yeboah 1997).

#### SOCIAL CORRELATES OF MML PARTICIPATION

Table 5 examines the background correlates of MML participation using both the case study and the GLSS3 data. In Ghana, as in many African countries, there are systematic differences between the nature of work done by men and women, both in salaried and non-salaried employments (Date-Bah 1986; Cagatay and Ozler 1995). Yet as Yeboah (1998) demonstrates, women in urban Ghana have made quantitative gains in the labor market since 1960, significantly reducing the gender gap. Taken as a whole, the GLSS3 and the case study show no systematic relationship between gender and MML participation. According to the case study data, males are more likely to be involved in MML than females. The GLSS3 data, however, paint an opposite picture in all the three regions of analysis (Table 5). The contradictory result may be explained by an examination of the specific MML activities undertaken by males and females. Since urban agriculture and trading are the major MML activities, we would expect the gendered nature of these activities and the opportunities offered by urban centers to significantly influence MML participation of each sex. In Ghana, women tend to be predominant in trading while men are often involved in farming (Date-Bah 1986; Yeboah 1998). For the country as a whole (i.e. Region 2), more women (28%) than men (11%) are involved in trading as MML activity, while more men (70%) than women (63%) practice farming as MML activity. Also, more men (10%) than women (8%) are involved in any form of production activity as MML. Overall, therefore, the MML activities of men are likely to be farming and/or

production, while women tend to be more involved in trading. However, medium-sized urban centers, such as Wenchi and Techiman, tend to offer better opportunities for urban agriculture (men's preferred MML activity) than large urban centers like Accra and most of the cities in Regions 1 and 2. Thus, the higher female involvement in MML in the GLSS3 data may be due to the influence of the large urban centers where, as the evidence from Accra suggests, women are more likely to be involved in MML than men.

Apart from the different MML participation of the sexes in the regions, the overall female involvement in MML must be put in context. As already indicated, some MML activities are owned and operated by the household as a whole, but since in Ghana and other African societies, men are often recognized as household heads, they are often reported as the 'owners.' A wife would typically describe herself as an 'owner' of an enterprise only when it is operated entirely by her and her children without the husband's assistance. This practice obviously reduces recorded female MML participation rates. Moreover, women's responsibilities in keeping the home, especially in small urban centers where she would have to fetch water, collect firewood for cooking, and so on, often without much assistance, leave little time for her to be involved in MML. In addition, women's participation in MML, especially in the study area, is affected by the fact that the majority of them work in the health industry. As will be explained later, health sector workers do not necessarily have to engage in MML activities in order to make extra income.

Another observation from Table 5 is that married people, at all spatial units of analysis, have higher MML participation rates than single people do. This finding is not surprising, since married people often have large household sizes and therefore tend to have more financial responsibilities in keeping the household. The relationship between household size and MML participation did not produce any surprises. Except for a few deviations, there is a positive relationship between employee's household size and MML participation (Table 5). The high cost of supporting large households, often by one regular income-earner, accounts for the trend. Also, large households are likely to have other mature members who could provide free labor and can be trusted with overseeing the daily running of MML activity, thus making involvement in MML less stressful and more attractive. For instance, parents with mature children often give them the responsibility to take care of a retail store; such an enterprise may well be in the name of the parent, even though the children operate it.



There is, however, no systematic relationship between person's status in the household and whether or not that person would participate in MML (Table 5). The percent of household heads involved in MML was higher than that of other household members in the case study and Accra. The opposite was observed in both Regions 1 and 2. Similarly, the connection between educational attainment and MML participation does not exhibit any consistent pattern (Table 5). While the case study suggests high MML participation rate among those with tertiary education in the study area, the GLSS data paint a different picture - those with tertiary education are least likely to be involved in MML. The inconsistency in the relationship between educational attainment and MML participation, which might be due in part to the differences in the two surveys explained earlier, contradicts the positive correlation that several government officials predicted (field notes 1995).

The importance of urban agriculture as an MML activity would suggest that access to agricultural land is critical to MML participation. Migration status<sup>19</sup> is used here as a surrogate measure of access to resources, especially farmland. Compared to migrants, we would expect non-migrants to have better access to agricultural land, have limited social connections and therefore receive minimum support from urban society. Thus, non-migrants would be more likely to participate in farming as an MML activity and migrants would focus on activities such as trading and production, which does not require access to land. According to Table 5, 64 percent of the migrants in the case study are involved in MML, compared with 60 percent of non-migrants. The GLSS3 data showed no relationship between migration and MML. A further analysis of the case study data challenges the assumption that non-migrants have easy access to agricultural land and are more likely to be involved in farming. The data showed that in Wenchi and Techiman, more migrants practice farming, while non-migrants preferred trading. Assuming that access to land influences whether or not a person would do farming as an MML activity, the result suggests that access to agricultural land has not a problem even for migrants. A possible explanation is that most of the migrants are rural-urban migrants, who maintain the family ties to their place of origin and therefore have access to rural land even when they live in the city.

[Insert Table 5 here]

#### ECONOMIC CORRELATES OF MML PARTICIPANTS

To the extent that participation in MML varies among salaried employees, we would expect employment

characteristics such as employer, the number of years in salaried employment, and income from salaried employment to affect participation rates. Employment characteristics would also provide clues about time and capital requirements of MML participation as well as the status of MML participants in salaried employment. Consequently, examining the relationship between employment characteristics and MML participation is critical to the discussion of the impact of MML on SAP, especially concerning the functioning of public institutions. Table 6 examines employment characteristics and MML participation for the case study and GLSS3. Generally, government employees are more likely to be involved in MML than private and 'other' employees are. However, data from Accra shows higher MML participation among private sector employees. In addition to low salaries, government institutions are also known for their general laxity in supervision, which encourage absenteeism, lateness to work and early departure from work, all of which allow the employees time to participate in MML activities. In addition, the general workplace culture in most public institutions is supportive of MML participation. Discerning the reasons underlying the higher MML participation by private sector employees in Accra requires further studies, which are not possible here because of the small sample size.

Table 6 also shows that participation in MML is not limited to newly employed workers. Both the case study and GLSS3 suggest a positive correlation between the number of years in salaried employment and involvement in MML. This finding suggests that employees with many years of experience who have observed a steady decline in the value of their salaries are more likely to resort MML to supplement their incomes.

The relationship between MML and income is not straightforward, as the case study shows. As with all income-related data from Africa, one has to be cautious about the quality of the data. It was not possible to check the responses against under- and/or over-stating of income. Table 6 shows that high-income salaried employees are more likely to be involved in MML than those who earn lower income. Over 80% of employees who earn at least ₵112,000 (US\$94) per month are engaged in MML, compared to 47% of those earning less than ₵64,000 (US\$37) per month. This finding has several implications. First, it suggests that since richer families tend to have higher expenditures, the combined effect of a reduction in real wage and an increase in cost of living is such that families must find other sources of income to maintain their previous lifestyles. Second, it is possible that highly paid salaried employees have more

opportunities for MML participation than poorly paid workers. Third, it could also suggest that involvement in MML might not be entirely for survival purposes since such households are not those typically struggling to survive in the context of economic reforms. Instead, MML participation is an opportunity for them to intensify their accumulation process (field notes 1996). Moreover, it could also indicate the importance of capital in participating in MML since even though low-paid employees may have the greatest need for extra income their low salaries make it difficult to raise enough capital to start MML activity.

The case study also enables us to identify the specific public institutions whose employees (i.e. teachers, health workers, civil servants, and so on) are most likely to be involved in MML. Table 6 again demonstrates that among state employees in Techiman and Wenchi, Ghana Education Service employees have the highest MML participation rate (88%), followed by civil servants (71%). Employees of the Ministry of Health are least likely to engage in MML (40%). The difference in MML participation among health workers is due to two factors. First, unlike teachers and other civil servants, nurses do not necessarily have to be involved in multiple employments in order to generate extra income, since they often have opportunities to do overtime in their formal employment for extra income.<sup>20</sup> Second, unlike teachers and civil servants, health workers have irregular work schedules, which makes it difficult for them to attend MML activities.<sup>21</sup> Evidence from the fieldwork indicate that health sector workers, such as accounts clerks, who are not directly involved in the provision of medical care and therefore do not have opportunities for overtime and follow regular schedules are more likely participate in MML, just as teachers and other civil servants do.

[Insert Table 6 here]

## **Conclusion**

The analyses have shown that MML is, indeed, 'the way of doing things' among salaried employees in urban centers of Ghana. But Ghana is hardly the only African country experiencing a massive proliferation of MML activities. In Uganda, the fall in the share of wages in incomes has led to diversification of income sources (Chew 1990; Bigsten and Kayizzi-Mugerwa 1992). As in the case of Ghana, the preferred activities of salaried employees include urban agriculture and trading. Chew (1990) also argues that fraudulent practices and abuse of office have become more numerous, more blatant and more acceptable in

salaried employment, resulting in inefficiency. A study of African doctors attending 1995 International Master's course in public health in Belgium and Portugal also showed that 75 percent of them rely on multiple sources of income (Roenen et al. 1997). The authors argue that the fact that most of the medical officers, irrespective of the standard of living, were engaged in extra-income generating activities is an indication that the relationship between income, actual living standards and coping strategies is not as straightforward as one might assume. Mustapha's (1992) study in Nigeria, however, takes the relationship between income and coping strategies further and makes a useful distinction between survival and livelihood strategies. He argues that the country's economic crisis has compelled both the working class and the professional class to engage in multiple economic activities. However, while for the working class the strategy is one of survival, the same cannot be said about the professional class. For the latter, the "threat of survival is not that stark and dire ... [and] multiple modes activities are seen essentially as means of containing, and possibly reversing the obvious slide in the living standards, which, within the context of a developing society, can be said to be 'middle class'" (Mustapha 1992, 201). In short, salaried employees in several African countries participate in MML to increase income. The proliferation of MML has important implications concerning the nature of African urban economies, livelihood strategies and neo-liberal reforms.

First, since MML opportunities are not equally distributed across a country, geography is an important factor in determining MML participation and the nature of MML activities undertaken. The main MML activities, farming and retailing, are often more profitable in certain parts of the country than others because of the nature of the local economy and the availability of resources. In farming, for instance, availability and access to land is very critical. The analysis of household living arrangements also shows how the adoption of non-traditional household arrangements allows household members to have access to several urban and/or rural economies that support their particular MML activity. These suggest any policy concerning MML must recognize the spatial variation in opportunities and the nature of MML activities.

Second, opportunities for MML participation also differ among different social groups. The evidence presented here challenges the assumption that only the poor and the working class rely on more than one source of income. Mustapha's (1992) study on Nigeria and Roenen et al.'s (1997) study give

credence to the claim that irrespective of the standard of living, many salaried employees rely on multiple sources of income. This fact is easily missed when respondents are asked to identify the reason for participating in MML, since the overall economic deterioration helps legitimize the practice even for those who may not be in dire need. A way to overcome this interpretation is to adopt the livelihood strategy framework rather than to rely on the survival strategy approach and its assumptions about social classes and coping strategies. Another methodological point worth noting is that MML can be an individual as well as household strategy. The case study shows that MML activities can have a significant effect on household arrangements, resulting in the emergence of non-traditional household living arrangements such as divided and dual households. To capture these dynamics, research must focus on both the individual and the household.

Third, the nature of MML activities reflects the nature of African economies. This finding challenges claims concerning the relationship between salaried employment and activities undertaken to generate extra income (Whyte 1991). It is often assumed that teachers who want to get extra income are more likely to provide private tutorials for a fee, while health workers may arrange for patients to come to homes or to other private clinics for treatment. What is observed in Ghana (as well as in Nigeria and Uganda) is that MML activities are not necessarily related to salaried employment; rather, they often include activities that participants have the resources to undertake and which have niches in the local economy. Urban agriculture and trading are the common MML activities. Thus, unlike moonlighting in the developed world, MML activities hardly complement salaried employment in terms of time requirements and the transfer of experiences and skills. The lack of connection between the two activities, however, does not mean resources, such as land, vehicles, and time from salaried employment, are not drawn upon to benefit MML activities. Often, there is a fierce competition between MML activities and main employment, especially for time, a situation that threatens attempts to increase capacities of public institutions.

Finally, the proliferation of MML is not a vindication of privatization, a central tenet of neo-liberal reforms. SAPs in Africa are premised on the need to minimize the role of the state in the economy and encourage private participation (World Bank 1989). This raises questions about the extent to which MML activities represent efforts by the private sector to provide services previously provided by the state.

Evidence presented here suggests that MML activities are not filling gaps in service provision created by state withdrawal. Although private participation in the provision of health and education has increased significantly in Ghana since the introduction of the ERP (Owusu 2000), it has not been the result of salaried employees who moonlight in the private sector. Indeed, most MML activities are in sectors (agriculture and trading) in which the Ghanaian state has traditionally played only a minimal role. In the case of agriculture, government involvement in direct production reduced tremendously after the fall of the socialist-oriented Nkrumah regime in 1966 (Chazan 1983). Since then, the state's involvement has been limited to research, input distribution, and marketing of agricultural produces. Similarly, the government has not only played a trivial role in trading, but it has, on several occasions, viewed traders with suspicion, and blamed them for the country's economic crisis (Roberston 1983). In short, MML can serve as a strategy for survival or accumulation; it is not necessarily a means by the private sector to fill the vacuum created by state withdrawal or inability to provide services.

Table 1

MML Participation Rates: Comparison of the case study and GLSS3

Category	Case study <sup>1</sup>		GLSS3 <sup>2</sup>	
	No.	%	No.	%
Total sample	237		4997	
<b>Salaried employees in total sample *</b>	96	40.5	749	15.0
Salaried employees who participate in MML <sup>**</sup>	61	63.5	133	17.8

Notes:

\* Percentages are based on total respondents.

\*\* Percentages are based on salaried employees in each case.

Sources:

<sup>1</sup> Author's field data (August 1995-August 1996)

<sup>2</sup> Ghana Living Standards Survey (1991-1992)

Table 2

Percentage distribution of salaried employees and MML activities: GLSS3

<i>Occupation</i>	Region 1			Region 2			Accra		
	M	S	T	M	S	T	M	S	T
Professional & technical	33.8	0.9	0	26.8	0.7	-	27.4	-	-
Administrative & managerial	0.38	0	0	2.7	-	-	5.8	-	-
Clerical	16.4	1.9	0	26.6	1.5	-	28.3	-	-
Sales	6.8	18.5	21.4	4.5	18.1	21.4	3.3	45.4	-
Service	4.6	0	0	9.1	0.7	-	8.5	9.1	-
Agricultural	2.7	67.0	71.4	1.2	69.6	71.4	0.6	36.4	-
Production	35.4	11.6	7.14	29.1	9.4	7.2	26.1	9.1	-
Total respondents	263	103	14	749	138	14	329	11	-

Notes: M= Main occupation; S= Secondary occupation; T= Tertiary occupation.

Source: Compiled from Ghana Living Standards Survey (1991-1992).



Table 3

Distribution of salaried employment and MML activities: Region 2

Main Occupation	MML Occupations <sup>1</sup>				Total (no.)
	Sales (%)	Agricultural (%)	Production (%)	Other <sup>2</sup> (%)	
Professional & technical	19.6	72.5	3.9	3.9	51
Administrative & managerial	0	100	0	0	1
Clerical	16.7	77.8	0	5.5	18
Sales	0	66.7	33.3	0	3
Service	9.5	85.7	4.8	0	21
Agricultural	0	50.0	50.0	0	4
Production	24.1	59.3	14.8	1.8	54
Total	18.4	69.8	9.2	2.6	

<sup>1</sup> MML occupations refer to both secondary and tertiary occupations.

<sup>2</sup> “Other” combines supplementary occupations classified as professional & technical; administrative & managerial; clerical and service.

Source: Compiled from Ghana Living Standards Survey (1991-1992).

Table 4

## Place of Residence and MML Participation

Data source	Place of residence	No. of salaried employees	MML participation	
			No. involved	%
GLSS3 <sup>2</sup>	Region 1	263	98	37.3
	Region 2	749	133	17.8
	Accra	329	11	3.3
Case Study <sup>1</sup>	Wenchi	58	37	63.8
	Techiman	38	24	63.2

Sources:

<sup>1</sup> Author's field data (August 1995-August 1996)

<sup>2</sup> Ghana Living Standards Survey (1991-1992)

Table 5

## Background characteristics and Involvement in MML (%)

Characteristic	Categories	Case study <sup>1</sup>	Region 1 <sup>2</sup>	Region 2 <sup>2</sup>	Accra <sup>2</sup>
Gender	Male	71.0	33.5	16.7	1.1
	Female	50.0	43.1	19.3	6.3
Marital Status	Married	67.9	48.9	23.4	5.0
	Single	44.4	25.6	11.9	2.2
Status in the Household	Head	72.5	36.0	16.3	4.3
	Other Member	40.7	39.4	20.8	3.0
Household Size	Small (1 – 2 people)	45.5	36.7	15.3	1.4
	Medium (3 – 5 people)	66.7	36.8	16.1	2.6
	Large (6 – 8 people)	56.4	40.0	25.2	11.8
	Very large (< 8 people)	85.7	33.3	29.0	22.8
Education	Primary	57.1	35.1	16.4	4.3
	Secondary	46.1	35.0	18.8	4.3
	Tertiary	76.6	16.7	6.7	0
	Other	50.0	33.3	29.3	0
Migration status	Migrants	63.7	36.7	18.6	2.8
	Non-migrants	60.0	38.0	17.5	5.1
No. of people involved in MML		61	96	133	11

Sources:

<sup>1</sup> Author's field data (August 1995-August 1996)<sup>2</sup> Ghana Living Standards Survey (1991-1992)

Table 6  
Employment characteristics and involvement in MML (%)

Characteristic	Categories	Case study <sup>1</sup>	Region 1 <sup>2</sup>	Region 2 <sup>2</sup>	Accra <sup>2</sup>
Employer	Government	67.1	42.0	21.8	1.6
	Private	54.5	18.9	7.7	5.1
	Other	50.0	33.3	22.2	0
No. of years in main employment	Less than 1 year	58.3	0.1	13.8	0
	1-9 years	56.1	38.1	16.7	1.5
	Over 10 years	69.8	43.2	19.5	5.1
Monthly income from salaried employment*	Less than ₵64,000	45.7			
	₵64000 – ₵112,000	71.4			
	₵112,000 – ₵160,000	80.0			
	₵160,000+	87.5			
Type of Public Institution	Ghana Education Service	88.0			
	Ministry of Health	40.0			
	Civil Service	70.6			
	Other	53.8			

There were no data on income and type of public institution in the GLSS3 data.

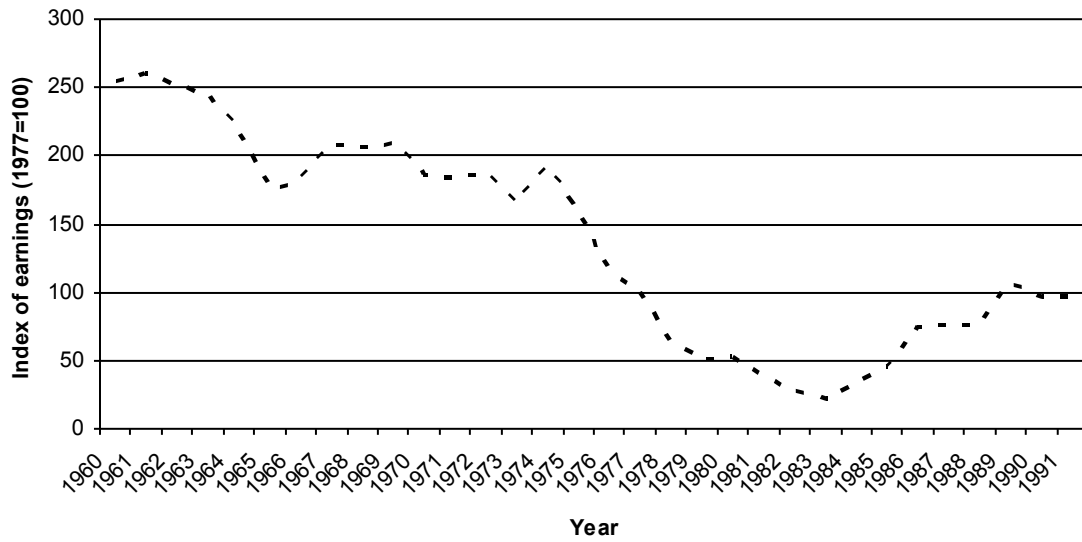
\* Not all respondents provided information on income. Income per month was determined with the assumption that salaried workers work 8 hours a day, five days a week. The open market exchange rate at the time of the study was about ₵1,700 to US\$1.

Sources:

<sup>1</sup> Author's field data (August 1995-August 1996)

<sup>2</sup> Ghana Living Standards Survey (1991-1992)

Figure 1. Real average monthly earnings per employee (1960-1991)



Source: ISSER *The State of the Ghanaian Economy*. (Legon: The Institute of Statistical, Social, and Economic Research, University of Ghana) various issues

Figure 2

Distribution of urban centers in Ghana, 1984



Source: Ghana Population Census, 1984

## Notes

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<sup>1</sup> 'Urban poor' is used in this paper to refer to unemployed urban residents or urban informal sector workers with incomes below what is needed for subsistence. It excludes salaried workers earning less than subsistence wages - the working poor.

<sup>2</sup> Salaried employees refer to employees aged between 15 and 65 years with at least one of the following employment characteristics: written contract, trade union representation, paid holidays, paid sick leave, paid medical care, social security deductions, or a pension scheme.

<sup>3</sup> The conceptual validity of the urban bias theory and its applicability outside India, where Lipton conducted his initial study, has provoked intense debate. See the two special issues of the *The Journal of Development Studies*, Vol.20 No.3, April 1984 and Vol.29 No.4, July 1993. Especially important are the articles by Harriss and Harriss (1984) on problems involved in defining what constitutes an urban sector, and Moore's (1984) critical discussion of the assumption of a homogeneous rural population. Varshney's (1993) introduction to the 1993 special issue maps out several conditions under which urban bias might erode. Also see Seers (1977) for a discussion of excessive 'Indianness' in Lipton's work and Corbridge (1982) for the distinction between class and interest group ignored by Lipton.

<sup>4</sup> We need to be cautious in generalizing about the impact of SAP on rural farmers. For instance, it is argued even within Ghana that inequalities in farm sizes within the cocoa producing areas mean that SAPs are likely to have complex distributional implications (Weissman 1990; Owusu 1992).

<sup>5</sup> As part of measures to cut down government expenditure, users of public services such as education and health are required to pay user fees to cover part of the cost of providing services.

<sup>6</sup> See Samatar (1993) and the edited books by Campbell and Loxley (1989) and Gibbon (1993) for a general discussion on the impact of SAPs on African countries.

<sup>7</sup> Comparable data for real average earnings of employees after 1991 is not available.

<sup>8</sup> Wenchi and Techiman are both district capitals in the Brong Ahafo Region of Ghana and are located 20 miles apart. Techiman is unusual because of the diverse nature of its economy, given its size (its 1984 population was 25,260). In contrast, Wenchi is a typical medium-size urban center, in terms of its socio-economic functions (in 1984, the population was 18,580). Techiman's population growth rate (5.2% for

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1970-1984) is higher than Wenchi's (2.1% for the same period). The region around Techiman produces both cash crops (cocoa) and food crops, whereas the area around Wenchi produces only food crops. In addition, Wenchi has only a small weekly market, while Techiman has one of the largest weekly markets in Ghana. Thus, the case study facilitates the comparison of Techiman with its combined role as an administrative center, a market town, a food and cash crop marketing center, and locus of rapid population growth, with Wenchi as a typical medium-sized urban center.

<sup>9</sup> Since the focus of the study was salaried employees, households headed by farmers were not included in the sample.

<sup>10</sup> The census definition of an urban center in Ghana is a settlement with a population of 5,000 or more people.

<sup>11</sup> The 3 urban centers are Kumasi (376,250 people), Tamale (135,950 people) and Obuasi (60,620 people). It was not possible to exclude the data from these urban centers for the GLSS3 data.

<sup>12</sup> Time may also be a factor explaining the different participation rates. The GLSS3 was undertaken in 1991-1992 while the fieldwork on which the case study is based took place between 1995 and 1996.

<sup>13</sup> Names of respondents have been changed to ensure anonymity.

<sup>14</sup> Supplementary activities refer to other income-generating activities of salaried employees.

<sup>15</sup> Production includes activities such as dressmaking and backyard manufacturing

<sup>16</sup> The corresponding data for Region 1 and Accra were not included due to the small sample sizes.

<sup>17</sup> Discussions with government officials and some faculty members at the University of Ghana in Accra before undertaking the fieldwork often ended with the suggestion to conduct the study in Accra instead. The common argument was that I would have more cases of salaried employees participating in MML in Accra than in Techiman and Wenchi.

<sup>18</sup> We must be cautious in interpreting the Accra data due to the small sample size.

<sup>19</sup> A migrant is defined as a person who has changed the place of usual residence. A migrant therefore is a person residing in one of the study areas who was not born there.



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<sup>20</sup> Discussions with the Accountant, Wenchi Methodist Hospital, Wenchi November 1995 and the Hospital Administrator, Holy Family Hospital, Techiman, November 1995.

<sup>21</sup> A typical school day runs from 8.00 a.m. to 2.00 p.m., Monday to Friday. The civil service also follows a regular schedule. Thus, teachers and civil servants regularly have parts of the day and all weekend to themselves, which can be used to undertake other income earning activities. Although the typical working day of a medical worker is also eight to nine hours, the working hours could be in the morning, afternoon or evening. In addition, the days off do not always fall on weekends.

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