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Sustainable Urban Livelihoods and Marketplace Social Capital: Crisis and Strategy in Petty Trade

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Summary. Urban growth has been accompanied by the development of bimodal labour markets and increasing inequalities in both North and South. In Southern cities, many of the poor have turned to the informal sector, in particular to street trade. This has resulted in a multiplicity of urban conflicts and has led to pressure on urban managers to undertake formalisation, for which an increasingly developmental approach has been advocated. Nevertheless, for traders, the formalisation of street trade has very uneven outcomes. The starting-point for this article is the premise that not enough is known about the social fabric upon which trading careers depend. Adopting sustainable livelihoods as a conceptual framework and drawing on social capital theory, four questions are addressed. How do trading careers survive over time? Are there differences in the survival strategies for which social capital is employed among traders operating in different political, cultural and socioeconomic contexts? In the new processes of urbanisation, are the old relationships on which social capital is based, simply lost in the new, or are traditional networks and structures adapted? Finally, what policy conclusions should be drawn to inform urban management practices as they relate to trade formalisation? The primary findings are that marketplace social capital is increasingly important to traders' economic capital. However, inherited ties, although they diminish in importance, continue to be valuable and often serve as the basis for the development of contingent ties. Implications are discussed for urban management and planning practice, for planning theory and for social capital theory.

1. Introduction

1.1 Background: The Growth and Management of Street Trade

The restructuring of the global economy has affected the labour markets of cities in North and South. Major cities in both have evolved increasingly bimodal labour markets (Sassen, 1991; Marcuse and van Kempen, 2000). In the North, the growth in high-earning jobs in some sectors and at certain levels has been accompanied by a turbulent and insecure jobs market in lower-earning jobs (Buck *et al.*, 2002). In a context of diminishing state welfare provision, this has resulted in a growth of informality at the low end of the job market in both consumption (Williams, 2002) and employment (Smith and Macnicol, 2001), and in an increased reliance on informal means of finding work, notably, the 'social mediation of skill', or reliance on social capital (Watt, 2003, p. 1784).

In the South, the economic and political trends, disputes and reforms of the past quarter of a century have accelerated the concentration of Third World populations in

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dominant cities (Cohen, 2004) and contributed to a rapid growth of informal employment (Riddell, 1997), further encouraged by institutional and administrative inefficiencies (Tokman, 1992; Cross, 2000). Associated with the growth in informality has been a dramatic increase in informal street trade. Nowhere has this phenomenon been more rapid, than in sub-Saharan African cities, where growth in urban populations has not been accompanied by corresponding economic growth (Cohen, 2004). In Africa as a whole, the informal sector was estimated to account for over 60 per cent of all urban jobs and over 90 per cent of all new urban jobs in 2000 (Charmes, 2000). Although estimates vary, street vending has been estimated to account for the largest share of these jobs after home-working (ILO, 2002).

Despite the global and national roots of this trend, and despite its scale, it is largely ignored by national governments (Devas *et al.*, 2001). Recent Poverty Reduction Strategy Papers of affected countries have devoted little space to economic management of the sector, which is seen as a symptom of poverty, rather than as an opportunity for wealth creation (see for example World Bank, 2002, 2003). Instead, much of the responsibility for dealing with informal trade falls to urban managers, to devise and implement policies to resolve the contradictions engendered as congestion grows, the pace of land use change is accelerated and infrastructure and services are strained beyond capacity.

Policy responses to informal street trade exemplify those applied towards the informal sector in general and have been based on different approaches to both street trading and urban governance (see Bromley, 2000, pp. 5–10, for the pros and cons of street trading from an urban manager's perspective). Broadly, these range from accommodative and facilitative interventions to prohibitive and exclusionary measures.

Across the developing world, there is reluctance to accept informal trade on the grounds that it hinders efficient operation of cities and 'prevents progress' (Rogerson, 1989; Jones and Varley, 1999; Centeno and Portes, 2003), a position driven by interests such as formal traders (from individuals to corporations), the tourism sector, private developers and conservationists (Middleton, 2002). It has given rise to prohibitive interventions, which seek to exclude and remove traders.

Over the past 30 years, the underlying principles of the International Labour Organisation (ILO) policy and those of other organisations have shown greater awareness of the inevitability of informal-sector activities and of their income-generating potential. Ensuing policies are aimed at removing exploitation and raising employment standards (Tokman, 1992). According to this paradigm, governments should concentrate on creating an enabling environment for the informal sector.

However, even where such a developmental approach is adopted, formalisation policies are rarely entirely successful (Lyons *et al.*, 2001), and often fail entirely, as informal traders return to occupy public space, formal market buildings stand empty and traders often lose their livelihoods. Although much is known about the political capacity and organisation of informal trading (see, for example, Castells and Portes, 1989; Portes, Castells and Benton, 1989) about its practical requirements (Dewar and Watson, 1990) and about some of the driving-forces of its social dynamics (Lyons and Snoxell, 2005), the direct relationship between the social dynamics of traders and their economic viability, is less well understood.

1.2 Conceptual Framework: Sustainable Livelihoods and Social Capital

In order to conceptualise better how traders operate, this paper draws on the Department for International Development (DFID) sustainable livelihoods approach (SLA). Developed as a tool to understanding development actors, it was originally applied to rural farmers but has more recently been applied to the urban poor (Rouse and Ali, 2000), to identify actions, constraints and resources which affect the longer-term sustainability of their livelihoods, in the face of adverse trends and shocks (Rouse and Ali, 2000; Scoones, 1998; Rakodi and Lloyd-Jones, 2002).

All urban residents suffer congestion, land disputes and safety and health hazards, among others. Trends affecting traders include: increased competition due to increasing numbers of street traders and decline in alternative means of employment, reduction of customers due to decline in disposable incomes, and increased taxation. New traders experience exploitation and uneven access to resources (Rogerson, 1996, Lund and Skinner, 1998, Castells and Portes, 1989).

Shocks vary from the general, such as SAPs or major currency devaluations (like that of 1994 which reduced the value of the Senegalese currency, FCFA, by 50 per cent), or forced displacement, or extortion, to the personal, such as the loss of a partner or sudden costs, such as medical bills. Of course, some trends and shocks, such as the reduction of import duties, can be positive.

According to the SLA, actions can be a combination of individual and collective agency, resulting in political empowerment and economic self-improvement (Scoones, 1998). Actions draw on five forms of assets; financial, human, natural, physical and social. Rakodi explains that the poor aim to

> cope with and recover from stress and shocks, by stinting, hoarding, protecting, depleting or diversifying the portfolio (of assets); to maintain or enhance capability or assets (Rakodi and Lloyd-Jones, 2002, p. 6).

This approach attributes agency to the poor (in as far as they can strategise) and emphasises their dual dependence on multiple activities and multiple assets, especially social capital, for survival.

Some scholars have argued that this discussion tends to exaggerate the agency of the poor to sustain and develop their livelihoods, and particularly their ability to benefit from social capital. They conclude that this approach effectively endorses a limiting of financial support and responsibility for development by state and multilateral institutions (Fine, 2001). Moreover (like other forms of capital), social capital is not evenly distributed. It often has a 'dark', exclusionary element (Putzel, 1995). Nevertheless, among the poor, social capital has been identified as having potential to reduce vulnerability to a range of problems (Moser and Lister, 1999, Colletta and Cullen, 2000). It has been correlated, in particular, with a reduction in household vulnerability (Woolcock, 1998) and with household income (Grooteart, 2001).

The social capital of today's urban poor is in flux. Phillips cites Beall (1997) in writing that

> What emerges is a picture of dualism, with weakened social capital resulting from the breakdown of traditional relationships and networks, on the one hand, and on the other, a rich associational life resulting from the need to form new and varied reciprocal relationships and networks in the complex social milieu of the city (Phillips, 2002, p. 137).

In this view, inherited ties are giving way to unstable, contingent ties.

Many scholars have viewed social capital as primarily a family asset, manipulated by families for the betterment of individual members and the family as a whole (Bourdieu, 1980). Research in a wide range of contexts has confirmed the potential entrepreneurial benefits of family social capital (Geertz, 1962), providing an infrastructure for informal financial institutions (Sanders and Nee, 1996), sharing information (Weidenbaum and Hughes, 1996) and providing relations of trust where formal institutions are weak (Milner, 1994; Gambetta, 1993). A high level of family social capital may also negatively influence entrepreneurialism by limiting investment capabilities and fostering mistrust of non-family relationships.

Traders may also benefit from wider ties developed in the marketplace. Adam Smith, and more recently Fukuyama (1995) observed that repetitive interaction in the marketplace reduces transaction costs through the development of trust and the reduction of uncertainty. Traders consciously develop 'entrepreneurial networks' (Anderson and Jack, 2002), going out of their way to construct relationships with other traders and potential moneylenders as well as family (Fafchamps and Minten, 2001). Such links developed in the market-place may be viewed as contingent, dependent on migration and place of work, whilst family social capital can be termed inherited.

How inherited and contingent ties interact, is dependent on social and cultural context. Weber (2001/1930) argues that the spirit in which people approach capitalist accumulation is embedded in culture, particularly in religious faith. Historically, the Moslem brotherhoods of Senegal have been an important source of social capital to members. In the setting of rapid urbanisation and globalisation, they have continued to play an important role in entrepreneurial networks (see, for example, Ndione, 1994; Ribot, 1998). Is their usefulness to traders dependent on inherited, or contingent links?

Political context also influences the basis of social capital. Case studies have identified the adaptation of traditional forms of association in sub-Saharan Africa to create social capital among urban traders, supporting day-to-day survival, and long-term strategy—for example, in the Congo (Mayoukou, 1994), or in Kenya, where microfinance organisations are widespread (Buckley, 1997). On the other hand, in civil-war-torn Congo, financial associations are rare and low levels of trust ensure strict repayment conditions between individuals even of the same family (Bouchard, 2002).

Despite the importance of social capital to economic activities, there is a range of views among scholars as to whether social capital is the by-product of primarily social intentions—i.e. the by-product of associations and relationships based on sociability (Putnam, 1993, 1995), or whether it is a primarily economic-rationalist endeavour. Bourdieu famously described the economic function of the social life of the French landed gentry (Bourdieu, 1980) and the conspicuous consumption by socialites, as 'work' (Bourdieu, 1984/2002). Similarly, Coleman (1988) suggested that economic motives of members predominate in the formation of associations, which would not survive for long if their economic rationale were removed. The three analyses share an understanding that all human relationships are likely to embody both social and economic functions, and this understanding informs the discussion in the present paper.

To summarise, the principal aim of the paper is to show how the poor in urbanising Third World societies, active as traders in the informal economy, use social capital to develop and support sustainable livelihoods. We ask:

—How do trading careers survive over time?
—What are the survival strategies for which social capital is employed, among traders operating in different socioeconomic, political or cultural contexts?
—In the new processes of urbanisation, are the old relationships simply lost in the new, or are traditional networks adapted into new?
—Finally, what policy conclusions should be drawn to inform urban management practices, as they relate to trade formalisation?

2. Methods

Following Castells and Portes (1989), informal trade was defined for the purposes of this paper as trade in legal goods and services, taking place outside the law. It should be noted that working outside the law can take place in almost any combination of a number of spheres. These include, for example, trading without a permit, trading outside formally designated trading locations, non-payment of urban or national taxes, or self-provisioning of shelter. Moves between the 'formal sector' and 'informal sector' are thus of various types. Hawkers, otherwise known as 'petty traders' can be seen at one end of a continuum, with no formal shelter, often trading in undesignated spaces, although their goods may be acquired perfectly legally. At the other end of the continuum are traders with established premises, licensed businesses, formal financial arrangements and orderly tax returns. The concern of the present study is with the role of social relations in enabling mobility among stages of formality. The sections below summarise the chosen research context, operationalisation of concepts and research strategy.

2.1 *Profile of Countries, Cities and Markets*

Ghana and Senegal in west Africa were chosen as exemplars of rapid urbanisation against a context of different religious and social traditions. With some variation of indicators both countries are very poor. Both have encountered the impacts of economic structural adjustment and political liberalisation. Whilst Senegal has experienced on average higher rates of economic growth than Ghana, it continues to lag behind in literacy rates, per capita income and life expectancy. Major urban centres in both have grappled with the informal sector for the past 30 years at least (Hart, 1973; Lecarme-Frassy, 2000).

Their primary cities, Dakar and Accra, were chosen as case studies for certain core similarities and differences. The following similarities stand out

—*Rapid growth*: Dakar has grown steadily since the turn of the century to encompass all of Cap Vert. Its population is now over 2 million, 40 per cent of whom are migrants. Accra's population has also swelled rapidly to 2.5 million, thanks partly to migration.

—*National role*: Both cities are the economic focus of their country as well as coastal ports and attract rural to urban migrants from the interiors of their countries, from the even poorer neighbouring inland countries (Mali, Burkina Faso, Niger) and from others (Guinnea-Bissau, Sierra Leone, Liberia and Côte d'Ivoire) which are in conflict.

—*Urban services*: Dakar and Accra resemble other African cities, in suffering from poor urban planning and sanitation, pollution, inadequate services and infrastructure and congestion. Car ownership in Dakar has increased threefold in 5 years, largely due to the reduction of import duties, following structural adjustment. An inadequate road system is exacerbated by Dakar's isolation at the end of a peninsula.

—*Market provision*: The municipal authorities of both capitals have sought to provide public market buildings and also to encourage private investment.

There were also significant differences for which these two west African cities were chosen

—In Dakar, municipal efforts have focused on the provision and management of buildings for fresh-food markets. Other trades find accommodation in the private sector or through self-provisionment. In Accra, municipal buildings are numerous and multisectoral.

—Findings on the limited role of Christianity in trading in Kenya (Lyons and Snoxell. 2005), suggested the importance of a comparison with the role of Islam. Accra is predominantly Christian, while Dakar is the only predominantly Muslim large city on the coast of west Africa, enabling comparison of the roles of churches with Muslim brotherhood (Guèye, 2002).

Finally, four markets were selected.

Medina market. Medina is a rapidly expanding suburb of Accra, in a peri-urban location, still formally outside Accra boundaries. The GA District Assembly developed the market with support from international donors within the framework of the government's village market development strategy. The objective was to upgrade physical infrastructure and lately to improve revenue collection, refuse removal, security and general environmental health. On Saturdays, it acts as a regional market. The main buildings of the market surround a forecourt for parking and access, a rear court and a courtyard with two floors of concrete-frame and block-built shops. The courtyard contains roofed open trading shelters. The shops and sheltered spaces have been sold by the municipality on long leases and some have been sub-let. The rear courtyard and forecourt house self-provisioning hawkers or traders selling on tables. These are self-provisioned and have no formal tenure status. The surrounding streets house private commercial developments of shopping parades, with a new shopping centre being developed next door to the market. Finally, all streets and open spaces in the area are densely lined with self-provisioned stalls, which have no legal tenure, as well as with hawkers. Regardless of their tenure status, most traders pay an annual municipal licence fee or daily toll. In a preliminary survey, approximately 2200 traders were counted in the market and its immediate vicinity.

New Makola no. 2 market. This more central market is one of only two privately owned and managed markets in Accra, housing traders displaced from a city-centre site. The development consists of a complex of one-storey shop buildings arranged around alleys and junctions. These were originally designed to be open to view, but traders have built walls for security of storage, so that shops in the interior of the market are no longer exposed to the shoppers' view from any distance. Security considerations have further reduced foot-traffic through the market as exits to neighbouring markets have been largely closed off. The traders have bought generally 15- or 25-year leases from the company and many are reluctant to renew because of falling trade. Due to access problems and high rents, close to one-third of shops are empty or used only as stores. An adjacent parking lot is used for mainly plantain sales, as well as other commodities and deliveries and here hawkers sell on the ground or in surrounding sheds, and have no formal tenure. In a preliminary survey, approximately 1000 traders were counted in the market and its immediate vicinity.

Sandaga market. In Dakar, this sprawling market acts as the heart of the city's economic activities and has acquired cultural and political significance. At its heart is a municipal market hall, developed in the 1950s, where primarily meat and vegetables are sold by traders who have shops with long leases. Smaller commercial and municipal markets adjoin this building and, on the adjoining streets, shops of all sizes (many owned and run by Lebanese) sell a wide range of products. Attempts to reduce traffic have succeeded but by no means reduced incursions onto the streets which are lined with self-provisioned stalls in front of shop entrances and further lined with hawkers and tables. An adjacent shopping mall has recently opened. Although the environs of the market are thronged with trade, many stalls in the middle are much quieter. In a preliminary survey, approximately 3000 traders were counted in the market and its immediate vicinity.

Colobane market. This has also spilled over into surrounding streets and, with it, pollution, congestion and violence. The market specialises in imported clothes and is dominated by recent male immigrants. Buildings are of poor design and construction. One municipal building has stood almost empty since 1984. The main part of the market is self-provisioned stalls, which stand cheek-by-jowl in the public roadway and on an open lot. Traders here have no security of tenure, but are expected to buy leases in a new, private redevelopment of Colobane, aiming to house 1800 new stalls, which was ongoing at the time of the field surveys in early 2003. This has been associated with a determination on the part of the council to evict any of the self-provisioned traders' stalls in the public domain. The nearby streets are lined with commercially developed and privately owned shops and warehouses. They are lined again with double rows of self-provisioned stalls and hawkers stand in the roadway in front of these. In a preliminary survey, approximately 2800 traders were counted in the market and its immediate vicinity.

2.2 Research Strategy

A total of 264 semi-structured, 2–3 hour interviews were held with traders in the four markets. These were supplemented by key informant interviews in the municipality and with market officials. Below, the sampling procedure is outlined; the issues investigated through the interviews are explained; and the terms used in the study are defined.

The aim of the sampling was to identify a broad a range of livelihood trajectories, rather than a statistically significant sample. Thus, life histories were sought from traders running businesses at three main levels of formality, in five major commodity and service areas, and in a range of qualities of shelter. The businesses randomly selected in each cell totalled 61 in each market. The classification criteria were as follows

(1) *Environment*: Three categories were identified: private-sector commercial buildings (malls and shops), generally attracting highest rent and offering highest standards; municipal market buildings, attracting lower rents and services, but formalised nevertheless; and, self-provisioned trading areas (such as the street or empty lots).
(2) *Shelter*: Four levels were defined (shops, stalls, trading tables and hawkers).
(3) *Commodity and service sectors*: Five sectors were identified: perishable foods; non-perishable foods; electronics and household goods; cloth and clothes; and cosmetics and, hairdressing.

To ensure that sufficient information about each business and its management was available, interviews were terminated unless the traders interviewed owned their business or managed the business in which they worked, and the interviewer moved on to the next business within the same classification.

The interviews focused, on the one hand, on the role of social capital in overcoming: entry barriers into trade, vulnerability arising from unstable and unpredictable earnings levels, vulnerability arising from lack of shelter or lack of security of tenure (i.e. adverse trends and shocks). On the other hand, the research explored the role of social capital in opportunities for business strategy and the enhancement of assets and capabilities, including effective financial investments and access to networks of mutual aid and opportunities for economic growth, such as maintaining and finding loyal and good customers and suppliers.

A longitudinal study was not within the scope of this research. However, detailed information on migrations, career changes, changes in personal circumstances and changes in socioeconomic status, was identified through accounts of current and retrospective work histories and personal histories. Such detailed accounts allowed a better understanding of respondents' histories of contingent and inherited social capital use as well as survival strategies.

The present paper focuses on the social components of the material aspects of sustainability (Rakodi and Lloyd-Jones, 2002, p. 6): success was measured by acquisition of ownership and improvement of shelter, and a range of success levels was represented through the sampling frame.

Membership of *savings groups or microfinance organisations* was selected as an indicator of the gradual, and possibly strategic, accumulation of assets, which would allow eventual integration with the formal financial sector or pre-empt the need for it. In particular, research in Kenya has suggested that membership of such associations allows strategic management of financial capital and access to savings or loans for investment and expansion (Buckley, 1997). Ghana and Senegal both have traditions of rotating and other savings groups (Lyon, 2000; Ndione, 1994). Such associations were envisaged as primarily an arrangement among peers and therefore as the application of bonding social capital among traders. High levels of trust are required in such arrangements and the research attempts to identify whether these are found primarily in inherited or contingent relationships.

Membership of *market or welfare associations* was selected as an indicator of developing both vertical and linking social capital. Such associations provide the opportunity for individual traders to associate with other traders at different levels of economic and political influence, as well as with peers. On occasion, welfare associations can be harnessed, as a bargaining counter with political or administrative authorities, on behalf of the group as a whole, or of individual traders (Lyons and Smuts, 1999). Thus both individuals and groups may develop vertical, as well as horizontal, social capital through such associations. Because of the potential for political influence, such associations may be exclusionary (Putzel, 1995). Moreover, access to linking social capital may be unevenly distributed in such a group, so that leaders and powerful traders benefit more than the poor. Nevertheless, vertical ties are an element of many of these groups. Is there evidence of a strong traditional, inherited base for the links which bind traders to them?

The contingent or inherited basis of two other trading contacts was also investigated. People who had helped traders to establish a *relationship with important suppliers or customers*, were selected as one important indicator of the operationalisation of social capital to overcome an adverse trend—i.e. the increasing competitiveness of vending in the urban marketplace; while contacts who had helped traders get access to *borrowing to overcome a crisis*, were selected as an important indicator of the operationalisation of social capital to overcome shocks.

Where direct quotations from interviews have been included in the text, names have been changed to preserve anonymity.

3. Findings

3.1 *The Traders and Their Career Mobility*

We turn first to profile the traders found in the four markets and to explore their careers for signs of socioeconomic mobility. The traders interviewed were selected according to criteria describing their businesses, comparably, across the four markets. Their demographic and personal characteristics varied (see Table 1). The Senegalese traders interviewed were generally younger than their Ghanaian counterparts. Whilst this may be a result of sampling discrepancies, it is probably, at least in part, a reflection of the fact that the acceleration of dominant city growth and the growth of street trade are both slightly more recent in Senegal. It is also likely to reflect lower rates of school attendance in Senegal and lower school leaving ages, as Senegalese traders were very much more likely to have begun full-time work as children and to have had no formal education.

In line with others' observations about Ghana's informal sector, particularly trade (Ocran, 2003), women dominated the markets of New Makola No. 2 and Medina. In Senegal, women are less likely to be economically active (UN, 2001) and, as traders, dominate mainly in prepared foods (Canadian International Development Agency, 2003). The majority of respondents in our broader sectoral sample of traders in the Senegalese markets of Colobane and Sandaga were men.

Table 1. Trader profile

	Female		With no formal education		Migrants to city		Aged over 42		Began FT work under 16	
Markets	Percentage	*N*	Percentage	*N*	Percentage	*N*	Percentage	*N*	Percentage	*N*
Dakar, Senegal										
Colobane	20.7	12	51.7	30	70.7	41	17.2	10	31.0	9
Sandaga	38.6	22	43.9	25	66.7	38	28.1	16	39.5	17
Accra, Ghana										
Madina	87.8	65	10.8	8	70.3	52	39.2	29	0.0	—
New Makola No. 2	85.7	60	14.3	10	64.3	45	48.6	34	2.9	2
Total	61.4	159	28.2	73	68.0	176	34.4	89	13.3	28

The interviews elicited information about present jobs and up to three previous jobs. Rise or fall in status between jobs was summarised in terms of status in the business (owner, manager, employee, self-employed hawker) and in terms of shelter quality such as moving from a stall to a shop (upwards) or from a shop to a stall (downwards).

Mobility rates into and out of ownership were very high. Of 149 people who owned their business at the time of interview, and for whom this was not their first job, only 56 (37.6 per cent) had owned a business in their previous job and only 10 (12 per cent) had owned a business in their previous job but one.

It is noteworthy that outright ownership of a business was more common among the women interviewed. Men worked in a broader set of relationships than women, including as employed managers, partners, trusted family members or apprentices, while women were more likely to be self-employed. This lends support to the widely held view that, even in the informal sector, men are more likely than women to work within a hierarchical setting (Canadian International Development Agency, 2003). It may well also be associated with the need of women to maintain more flexibility with regard to their work, to be able to adapt their pattern and place of work to changing family circumstances. Certainly, women were more likely than men to change among modes of production and commodities traded over the course of their working lives (see below).

Status mobility rates (based on ownership and type of shelter) were similar in the two countries and were similar for men and women. However, education and, to some extent, also marital status were important predictors of a trader's overall trajectory. Overall downward mobility was most common among traders with no education or who were widow(er)s. In contrast, overall upward mobility was most common among more highly educated traders. This supports findings elsewhere that the poorly educated, the elderly and widow(er)s are particularly vulnerable and suggests that adverse trends or crises in the marketplace may affect them disproportionately.

Finally, it should be noted that the extent of mobility in most trading lives is understated by this discussion. Many traders moved between modes of production, with tailors and dressmakers moving into sales of cloth or clothes, or perishable foods sellers, among whom such moves were most common, moving between sale of home-cooked food, restaurant management and vegetable sales. Among all traders, women were twice as likely as men to make such moves in employment type. Among traders who made such employment moves, women were twice as likely to have made two moves or more.

That women were found to be more mobile than men deserves further discussion. Qualitative questions suggested that, among women, these moves were closely linked to their reproductive roles, arising from changing obligations to husbands, children and the home. This finding does not necessarily imply that women are more reactive than men. First, only a small handful of women saw themselves as victims of these constraints. Most women perceived themselves as resourceful and stressed the opportunities taken within the constraints imposed upon them, seeing change and adaptation as an opportunity to remain in business. Such women had worked out the financial advantages—for example, of working from home, or selling in front of their house, thus saving rent, and combining work with childcare.

Secondly, it appears to have been a fruitful strategy. Traders who moved between production sectors, particularly women, were more likely to have been upwardly mobile in terms of shelter quality and in terms of ownership status—for example, acquiring ownership of better-quality accommodation—over the course of their career.

These arguments come with a caveat, however. Most women who maintained a trading livelihood with little interruption throughout their childbearing years, were dependent on the support of a spouse from time to time. Women who did not have such support were at a relative disadvantage.

3.2 Migration and Securing Work

Family relations, or inherited social capital, played a critical role throughout peoples' lives in entering trade, or in supporting mobility within it. They were critical in enabling migration to the big city. Of the 134 traders who migrated to Accra or Dakar from the provinces, 90.7 per cent identified a family member as their main source of help. There were many accounts of help with housing or information about housing.

Family connections were also more important than any others for finding a position as, or with, a trader. It should be noted that the importance of family diminished very little as people changed jobs and their careers evolved: at each job move, a family member was more likely than any other friend or acquaintance to be named as the crucial link.

The data presented in Table 2 are based on traders' accounts of their working lives. Traders were asked to characterise the people who had helped them with access to jobs. Up to nine categories could be identified for each contact. In the table, contacts who helped the trader into a job have been classified as family members (nuclear or extended) or friends. Overwhelmingly, traders depended on family help for finding employment, especially when securing their first job. For example, among those traders for whom their present job was also their first (not shown), 60.9 per cent had been helped by family members, in contrast to 51.4 per cent of all traders.

Also analysed was the influence of time on the importance of family ties in finding work. The dependence of people on family was compared in up to four consecutive decades. Very little difference was found over the time-period in terms of the importance of family ties in securing either first jobs or subsequent jobs.

The continuing identification of family contacts as pivotal to finding work was similar in Ghana and Senegal, and among men and women (see Table 3), in different religious groups and age-groups, and across all product sectors, as well as over time.

Thus the evidence from these traders is that family ties remain important in a largely migrant and occupationally mobile urban marketplace and it suggests a strong continuing role for traditional, or inherited, social networks even in an urbanised context. Nevertheless, identifiable in all analyses is the consistent decrease in the importance of family contacts from one job to the next. This decrease is consistent across sexes, countries, markets, ages and sectors, and suggests that other relationships may gain importance over time.

3.3 Operating as a Trader: Savings Groups

While getting a job or a business is a crucial first step, commercial activities are essential both to maintaining a livelihood through adverse shocks and trends, and to business growth. As explained above, two types of association were investigated for their potential to assist with long-term commercial stability and growth: the savings group and the welfare or market association.

Table 2. Help with finding jobs (percentage of traders naming family members or friends as crucial contact person in job finding)

	Present job		One job previously		Two jobs previously	
	N	Percentage	*N*	Percentage	*N*	Percentage
No help	75	29.4	49	26.2	27	27.0
Family	131	51.4	102	54.5	59	59.0
Friends	49	19.2	36	19.3	14	14.0
Total	255	100.0	187	100.0	100	100.0

Table 3. Importance of family in job finding by sex and country

	Present job		One previous		Two previous	
	N	Percentage	*N*	Percentage	*N*	Percentage
Ghana	73	50.7	68	54.8	45	57.7
Senegal	58	50.4	34	54.0	14	63.6
Men	47	47.0	33	55.0	14	58.3
Women	84	52.8	69	54.3	45	59.2

Research in Kenya has established the importance of a continuum of formal and informal savings associations among poor urban entrepreneurs (Buckley, 1997). Their value in the development of long-term social and economic strategy has been noted among urban traders in particular (Lyons and Snoxell, 2005). For the purposes of the present study, the definition of savings group included an intermediate range of local mutual credit associations and microfinance NGOs, as well as informal savings arrangements (known as tontine in Senegal or susu in Ghana).

This study found that savings-group membership rates were far higher in Ghana (48.6 per cent) than in Senegal (17.4 per cent). Interestingly, membership rates in both west African countries were relatively low in comparison with those found in two Kenyan markets (Lyons and Snoxell, 2005). This supports Buckley's (1997) findings (40–60 per cent in Kenya, against 37 per cent in Ghana).

Overall, a strong savings sector was found in the Ghanaian markets. Not-for-profit financial services, run by local and international organisations, were heavily supplemented in Ghana by private-sector enterprises. The major banks and insurance companies view the trader-savings sector as business worth competing for and several have developed savings-and-loans packages based on a synthesis of modern banking principles and the traditional practices of the susu. Indeed, in an interview, the director of one NGO considered its survival threatened by this corporate 'competition'. In another interview, the director of the market branch of a rural bank favourably compared profit rates with those of his previous branch of Barclays Bank.

There is a widespread and well-documented tradition of 'tontines' (rotating savings groups) in francophone west Africa (Mayoukou, 1994). Interviews with officials of microfinance organisations revealed a relatively less well-established sector. No financial institutions were found which have so far developed programmes for Dakar's informal traders.

Explanations for non-membership proffered by traders in Ghana emphasised lack of trust: 'No Ghanaian can ever trust another with money', said Mercy, a kassava trader in Medina market. "The competition among traders is too fierce [for such trust to develop]" said a local bank manager, "even leading to 'ditching'" (physical undermining of a stall). Accounts of susu collectors who had absconded with funds were common among traders.

The reason most commonly given by Senegalese traders for not saving, was not lack of trust, but simply poverty and insecurity of income. Nevertheless, savings-group membership disproportionately attracted members of certain vulnerable groups, more than others: women, traders with no formal education and hawkers, were more likely than average to save in such associations (Table 4). These seeming contradictions clearly call for further research.

All savers were asked to identify the benefits of membership and the reasons given in the four markets were very similar. The most commonly identified benefit was the discipline of regular savings imposed by group membership (67.1 per cent). Access to borrowing was considered more important among men than women (66.7 per cent

Table 4. Rates of savings-group membership (percentage of trader groups belonging to savings scheme)

	Ghana		Senegal	
	N	Percentage	*N*	Percentage
Men	19	31.6	81	7.4
Women	125	51.2	34	41.2
No formal education	18	55.6	55	20.0
Matriculation or above	60	45.0	13	7.7
Age FT: youngest tercile	33	54.5	48	16.7
Age migrated: youngest tercile	18	66.7	39	23.1
Self-employed hawker	11	63.6	18	22.2
All traders	144	48.6	115	17.4

against 44.3 per cent) and more important in Ghana than Senegal (48.6 per cent against 26.3 per cent). Among all savers, however, these directly financial benefits were closely followed, and often outweighed, by the opportunity to make friends (57.3 per cent).

The importance to such a large percentage of traders of the social imposition of a savings discipline—in other words, the creation of a forum of peer-group pressure—demonstrates that the link between social and economic capital is not only about the reduction of transaction costs. To the bulk of savers, the establishment of savings groups was about the creation of culturally and socially appropriate institutions, especially given the prevalence of commercial services in Ghanaian markets. This confirms findings elsewhere, that savings groups perform both a financial and a socialising role and may go some way towards explaining the attraction of these associations to members of more vulnerable groups, observed above.

3.4 (Co)operating as a Trader: Welfare Associations

In contrast to savings groups, welfare associations were almost universally popular. These included both those welfare associations related directly to the market, such as the welfare branch of product associations in Ghana, and associations based on religious or other affiliations.

Lowest membership rates prevailed among the youngest traders and those most recently arrived in the markets, but even these were in excess of 43 per cent. Membership rates increased with age and with tenure in the market and, although higher among women than among men (57.9 per cent and 41 per cent respectively), this difference was clearly far smaller than the gender differences in savings group membership (49.1 per cent and 12 per cent respectively). Membership was close to 50 per cent or above at all trading levels, except among hawkers.

The single most common benefit of membership named, in both Ghana and Senegal, among both men and women, was the opportunity to make friends in the marketplace (81.8 per cent of members).

Financial support was least likely to be named as a benefit (46.2 per cent), but access to information and influence over decision-making in the market were considered relatively more important (59.2 per cent), particularly by Ghanaians (74.7 per cent) and among women (76.9 per cent). The welfare associations in Ghana shed interesting light on the numerous links between social and economic capital in a trader's life, because they are a function of product associations which, in turn, play an active role in market management. Particularly interesting was the case of tomato sellers in Medina market. They had been allocated the parking lot at the back of the market for their work, an unpaved area, on one of the main footpaths through the market. Because there were more tomato traders than could be supported by customers at any one time, the association had negotiated a mutual agreement, that each trader would use that space only twice a week. Thus, membership of that welfare association, although it might give access to financial help in times of personal crisis, was much more important as a forum for mutual regulation of competitive behaviour.

Protection from pressing debt collectors or racketeers was surprisingly likely to be named by all groups (between 60 per cent and 66 per cent). This is interesting in view of the high levels of borrowing in the markets (see section 5).

Thus, like savings associations, welfare associations serve both functional purposes in the facilitation of trade, offering access to emergency financial support, to important information and decision-making processes, and to friendships and institutions which could offer them some protection. Their value depends on their dual roles, facilitating trading and socialising in the marketplace. The traders themselves forge these links between their economic and social capital, exploiting the physical proximity in the marketplace and the institutional forms available to them.

3.5 Surviving Shocks: Financial Crisis

The value of social capital to traders' livelihood sustainability in the face of shocks, as well as trends, was further explored through an analysis of self-described financial crisis and the importance of social capital in dealing with this. The research focused on crises which had found the trader without sufficient financial resources to cope independently.

When asked whether they had ever had to borrow to survive a crisis, over half (57 per cent) of traders replied in the affirmative. Many of these expressed views which suggested that they not only borrowed to survive a crisis, but planned to borrow in the longer term and on a larger scale, in order to expand their businesses (although except for a small number of cases, this was probably at best a long-term ambition, without means of implementation). Only five replied that, not only had they never borrowed, but also never would. "You must live with what you have" said Joseph, a shoe seller in Accra, and "If you start borrowing you will never get out of it" (Kwesi, household goods seller, Accra) epitomising the views of a handful of traders.

There was remarkable uniformity in the prevalence of crisis borrowing among different groups of traders. Rates in the four markets were similar (ranging between 53.4 per cent and 60.4 per cent), differences between men and women were negligible (56.5 per cent and 57.2 per cent respectively) and religion was no predictor (58.1 per cent of Moslems and 55.4 per cent of Christians).

In contrast, variables commonly associated with vulnerability were associated with borrowing rates. The tendency to borrow was inversely related to educational level, varying from 70 per cent of traders with no formal education, to 25 per cent of traders with high-school or college education. Borrowing was also far more common among widows and widowers (90.1 per cent) than among any other marital group (52 per cent-56 per cent), and was somewhat more common among the oldest tercile of traders, aged 42–80. Thus, crisis borrowing was a ubiquitous survival strategy, but most common among more vulnerable groups.

Although the primary motive for borrowing may be short-term, the impact of borrowing can be long-term. Among traders with no formal education, generally a more vulnerable group, both overall shelter mobility and overall mobility of ownership levels over the course of traders' careers were positively associated with crisis borrowing. Upward mobility of shelter quality and ownership status over their career were also more positively associated with crisis borrowing for the oldest traders (aged over 45).

The immediate cause of crisis was generally the need to restock. The shortage of cash for restocking arose through a variety of mechanisms, including goods lost through theft, goods lost through flood damage or delays on the roads, or sudden illness or accident. However, some crises arose through continuing burdens, such as the illness of a family member, school fees or long-term poor returns. Such cases illustrate the difficulty of establishing a firm distinction between trends and shocks.

Lending took two main forms: stock on credit and cash. Ghanaian traders were overwhelmingly more likely to give and take credit (75.4 per cent against 28.1 per cent in Senegal), as were women and the better-educated traders.

Traders were asked to classify the requirements as being flexible or rigid, long-term or short-term. Remarkably, very similar loan terms were identified for borrowing on cash or credit, in Ghana or in Senegal. The levels of interest charged were considered low or negligible by well over 80 per cent of borrowers, regardless of religion, sex, educational level, marital status, sector of goods traded or any other differentiating variable. More variation was reported over the repayment period. It is indeed significant that the vast majority of traders only took loans on very good terms. Poor terms are simply not a livelihood option in that context.

Although borrowing was a common strategy, access to borrowing was not universal and several people interviewed suggested that they could not find anyone to lend to them in a crisis. Access to a willing lender was clearly a crucial component for borrowing and is another aspect of the link between social capital and economic capital. Where were such contacts found?

3.6 Social Networks and Co-operation among Traders

Section 3.1 profiled the traders in our sample and identified women, the uneducated and the widowed as particularly vulnerable groups in a generally dynamic environment. Section 3.2 identified the continuing, although diminishing, importance of relatives in migration and obtaining work. Sections 3.3 and 3.4 showed that savings and welfare groups played a dual role, in directly supporting the viability of a trader's work, through socialising traders into the marketplace, lending support to long-term financial planning through savings and providing financial support in crisis. Moreover, members of more vulnerable groups regarded these associations as more important. Section 3.5 demonstrated that access to borrowing in a crisis, particularly on good terms, was important to traders at all levels, in the long-term as well as the short-term, and that loans were not universally available.

In the present section we ask: were the social ties, which enabled traders to carry out these functions, based in family networks, shown above to be important for access to work, or is the development of new friendships, contingent on the marketplace, important too? In order to address this question, traders were asked to describe the person who had helped them make contact with their savings group, welfare association, crisis lender and good customers or suppliers.

Table 5 summarises data from nine dichotomous variables characterising contacts for each of the four activities. 'Family' includes all relatives; 'market friends' includes friendships made or maintained through the market; 'other friends' includes friends made in a variety of environments (home neighbourhood, place of origin, or place or group of worship or study. These categories were

Table 5. Means of knowing person with whom traders co-operate in business

	Customers & suppliers		Savings group		Welfare association		lender	
Source	*N*	Percentage	*N*	Percentage	*N*	Percentage	*N*	Percentage
Family	56	22.8	18	12.6	48	33.6	64	43.2
Market friends	158	64.2	59	41.3	57	39.9	87	58.8
Other friends	91	37.0	26	18.2	48	33.6	44	29.7
All respondents	246		143		144		143	

articulated separately in the questionnaire, but have been agglomerated here because of their relatively small size).

Of 143 traders who responded to the question on how they knew the person who introduced them to their savings groups, 18 (or 12.6 per cent) identified a family link, 59 (41.3 per cent) identified a link with market friends and 26 (18.2 per cent) identified a link through other friendships. The three categories are not mutually exclusive (hence the column totals in Table 5 do not add up to 100 per cent).

Although close to half of the traders who had had to borrow in a crisis found their lender at least in part through family ties (43.2 per cent), only 12.6 per cent of savers had acquired their membership of a savings group through a family member. Clearly, the role of family social capital in savings groups is less important than it is in finding a job.

Instead, friends made in the marketplace ('market friends') were the single most important source of contacts for all four activities, having been named by close to 40 per cent of members as an important contact with their savings or welfare associations, while 58.8 per cent and 64.2 per cent respectively named friends made in the marketplace as contacts with good customers or suppliers, or with a lender.

Family ties were closely comparable in importance with market friendships only in access to welfare associations. This was true in both countries, but took different forms.

In Senegal, as became clear from qualitative questions with both established merchants and street vendors, welfare associations are a function of prayer and study circles (Dairas and Mboutailles), linked in turn to membership in particular Muslim brotherhoods. In other words, inherited social capital, through the medium of shared spiritual activity, is an avenue to socialisation with people who might otherwise be strangers in the market. These new memberships form the basis of at least part of a migrant's marketplace social capital.

In Ghana, similar mechanisms held together the small numbers of Muslims in the two markets. However, although the country is heavily penetrated by the Christian faith at all social levels, and although virtually all Christian traders belonged to a church and attended it at least once a week, religion played no discernible role in marketplace friendships and religious affiliation was in any case considered a personal choice, rather than an inherited membership. Instead, marketplace associations were generally formed among traders in similar products, had an official representative role in market politics and, more important to most traders, and important for the associations' ability to attract membership, took on a welfare role. The avenue to membership thus passed through trade in a particular product.

Access to a place to trade and a right to trade in a given product in this very competitive environment were often through a patron, an existing family member who traded in the market already, from mother to daughter, from aunt to niece, from husband or wife to their spouse. Since most formal trading spaces were occupied, this was sometimes done by subterfuge, although this was really only possible in open trading spaces, such as courtyards and parking lots.

Although marketplace friendships were important for sustainability of trading livelihoods, they did not entirely displace other, inherited networks but, at least in part, built upon them. This is evident from the overlapping sources of contact in some cases. Particularly striking is the overlap between market friends and brotherhood members in the markets of Senegal (over 80 per cent). It was also found that a large proportion of those whose welfare group contact was a friend in the market, also had made their contact through other friendships (40 per cent), family relationships (over 30 per cent) and neighbours (29 per cent). The conclusion is that traders either have multiple characteristics in common with their contacts or that they find different contacts through different sources.

For the more strictly financial relationships required by savings groups, overlaps are very much smaller. Only 30 per cent of Senegalese savings groups members quoted both market friends and brotherhood members, while the overlaps between market friends and other friends, relatives, neighbours, church members and ethnic group were also less common. Least common were overlaps between market friendships and others in the case of contact with lenders.

While these processes weaken some old ties, others are strengthened. The Mouride Brotherhood in Senegal is a case in point. Membership of the brotherhood serves as an introduction to customers and suppliers in the marketplace. This was attested in interviews by hawkers, who needed to be trusted by wholesalers, and by wholesalers, worrying about which hawkers to trust with their goods. At the same time, the heavy dependence of traders on their brotherhood membership has reinforced the political and financial influence of the brotherhood, which acts, *inter alia*, as a pressure-group in all trade policies in the country.

The role of the church in Ghana is equally interesting. Similarly to the traders interviewed in Kenya (Lyons and Snoxell, 2005), virtually every trader interviewed explained that financial and trading matters were kept separate from the church and that church members should not be involved in loans or savings associations. This separation of the 'spiritual' and business domain was the most marked difference in the approach to social capital and livelihoods between Ghanaian and Senegalese traders.

Although the various socio-financial activities serve different functions, these do interact. In other words, being well linked into one domain may have an impact in another. It is interesting to note that multiple contacts (i.e. through different networks and acquaintances) with savings groups bore no relation to borrowing rates. The extent of traders' contacts with their welfare associations, on the other hand, was positively correlated with borrowing rates. This suggests that the welfare association, often described by traders as primarily social, may have a broader economic function in socialising traders into a business network. It also suggests that different associational memberships play diverse roles in peoples' business lives. Joining a savings group does not serve the same function as a welfare association and should therefore be seen as an unrelated investment of time and effort.

Multiple links were found to have an impact on the term of the loan. Having more connections within an ethnic group, a home neighbourhood or with fellow migrants was positively associated with flexibility of payment times, as were connections with family members or other friends. However, it is important to stress that the biggest difference in access to a lender was associated with the number of friendships made in the marketplace: having no such friends was associated with sharply reduced borrowing rates, while having two or more such friends was associated with far higher rates.

4. Summary and Conclusions

The introduction to this paper analysed some of the main strands of writing on social capital, sustainable livelihoods, informality and informal trading. The paper then explored the relationships which support the strategies employed by traders to enable their survival or upward mobility and to avoid downward mobility. Four questions were posed

—How do trading careers survive over time?
—Are there substantive differences in the survival strategies for which social capital is employed, among cultures, political contexts and trading levels?
—In the new processes of urbanisation, are the old relationships simply lost in the new, or are traditional networks transmogrified into new?
—What policy conclusions should be drawn to inform urban management practices, as they relate to trade formalisation?

The surprisingly strong patterns identified in the analysis of trader interviews need to be treated with caution, subject to verification through statistically representative sampling. However, the relatively small number of interviews carried out in all four markets suggests some important principles in understanding the nature of trading careers and the role of social capital within them.

Findings were that traders have to adapt their trading lives to personal circumstances, as well as to external shocks and trends. They survive by making changes in the goods and services in which they trade and by changing their place of work or status, although men are more likely to adapt their status, and women, their activities. Adaptability is linked to success, in terms of upward mobility.

Survival in business also required long-term financial management, in the form of savings; participation in decision-making over trading practices; access to loans or credit in times of crisis; and access to good customers or suppliers. These functions were shown to be important to both men and women in all four markets.

To carry out these activities, a trader needed to collaborate with other traders in a range of relationships of varying degrees of formality. Membership in these was based on a foundation of marketplace friendships. Findings confirmed that family-based ties are consistently important in finding trading jobs and positions and that, although their importance diminishes over the life-course, they remain the most important source of contacts for job finding throughout traders' careers. However, family was secondary in day-to-day operation in the market.

Despite their relative proximity, Ghana and Senegal are very different countries in terms of religion, education, gender relations, economic conditions and political structure. Nevertheless, the findings presented above show more similarities than differences in the role of social capital in successful trading. Variation was found less in the institutions and deployment of social capital in trading, and more in the mechanisms used to develop contingent, marketplace social capital on the basis of inherited social capital.

Marketplace friendships were actively cultivated and in some cases involved the use of other ties, among which were inherited family ties, which may be directly familial (Ghana), or building on family religious affiliations (Senegal). These are important in the initial socialisation of traders into the marketplace. Most notably in Senegal, affiliation with a brotherhood was consistently important, but other sources of friendship were also drawn upon, particularly family, as well as neighbourhood and other friendships. Thus in both cultures, certain old ties remain central to success, while others are incorporated into the new relationships being forged.

These findings have implications for development theory. They suggest that the sustainable livelihoods framework is a powerful tool for conceptualising the sustainability of the poor's livelihoods in dynamic urban settings and across different cultures. In particular, they support its identification of the importance of the poor's social capital in augmenting or substituting for other forms of capital, such as financial capital. They highlight the fact that particularly vulnerable groups among the poor, such as people with no formal education or who have been widowed, are particularly dependent on this link and on the associations and institutions which support it. Finally, they identify local culture as an important mediator of the formation of such institutions.

The findings also have implications for social capital theory. They suggest that, in the case of urban traders, who operate in a constrained, fluid and unstable environment, social capital is usefully viewed as a social asset or an ecological good (Putnam, 1993), which enables a society of traders to develop norms to manage an intrinsically competitive environment. But it is no less usefully viewed as an individual asset, managed by individuals for the sustainability of their individual livelihoods. This latter interpretation closely supports Coleman's (1988) interpretation and subsequent analyses of entrepreneurs (for example, Woolcock, 1998). Thus, we suggest, there is room for development of a more holistic model of social capital, which encompasses both views.

Finally, these findings have important implications for urban policy. Family relationships are likely to survive workplace change. However, friendships based on proximity are not. Processes of formalisation or regulation which displace many traders from the marketplace, whether through physical, financial or fiscal means, are likely to leave gaps in the networks of mutual dependence upon which most traders' entrepreneurial strategies depend.

In other words, the importance of marketplace friendships for survival and stability suggests that markets should not be relocated or removed in the process of formalisation, without thorough consultation, and suggests that further research would be useful to seek mechanisms for the development of markets which draw on investment and management by traders. While the patently reasonable caveats about the 'dark side' of social capital must be borne in mind, these findings strongly suggest that participatory approaches should be adopted in the development and implementation of formalisation policies; and that policies should aim to be conservative of social fabric.

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