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Going entrepreneurial: the dark side of donors and trade union support to informal workers in Accra, Ghana

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ABSTRACT

This article analyses donor-funded aid programmes to support trade unions' work in the informal street food sector in Accra, also known as 'chop bars'. It reviews the programmes that this aid entailed, against the backdrop of socioeconomic stratification in the sector. The article reviews the achievements and blind spots of such initiatives and underlines the disconnect between donors' aid and the reality on the ground. It argues that this is rooted in the market fundamentalist notion of the informal economy being promoted through such aid, with its focus on small-scale enterprises. The article shows that the supply-side solutions to support chop bar operators, under the broad umbrella of the promotion of entrepreneurship, are unfit to address the structural barriers causing the employment crisis in African cities. The study also stresses the neglect by such programmes of wage workers in chop bars, the most vulnerable category of workers in the industry.

KEYWORDS

Informal economy; trade unions; entrepreneurialism; aid; Africa; Ghana

Introduction

'Chop bars', as informal street food caterers are known in Ghana, are a ubiquitous feature of its urban landscape and provide the cheapest street food to urban poor people. A 2016 survey by the Food and Agriculture Organization of the United Nations (FAO) found that there were about 3,300 chop bars in Accra, employing almost 4,300 workers (FAO 2016, 7), although, given their informal nature, this might well be an underestimation of the size of the industry and of its workforce. This article explores the significance and drivers of socioeconomic stratification in the sector, as well as chop bar operators'

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dynamics of political organisation and interaction (or lack thereof) with the Trades Union Congress (Ghana) – hereafter, TUC (Ghana).

The findings of this case study contribute to several inter-related themes of both academic and political relevance, centred on the politics of aid and informality, the role that trade unions and donors might play in supporting the organisation of workers in the informal economy, and the tensions that might arise in the process. There is a vast literature about the crisis of trade unionism across the world, the political strength of which has been significantly dented by globalisation, economic deregulation and the reorganisation of production that derived from this (Lévesque and Murray 2010; Engeman 2015). A decline in strikes and other overt manifestations of labour militancy, decreasing real wages, falling union densities and growing job insecurity became the norm in the 1980s, leading some scholars to question the continued relevance of trade unionism (Zolberg 1995; Castells 1997; Standing 2011) and others to debate strategies and possibilities for trade union renewal (Silver 2003; Schillinger 2005; McQuinn 2017; Kalusopa 2021).

In developing countries, given the predominance of informal employment, what relationship trade unions might forge with workers in the informal economy has become a central theme in the debate on the future of trade unions. This is the first major theme to which this article aims to contribute. For some, given the insurmountable challenges against workplace labourism, 'trade unions can no longer focus primarily on employment relationship in organising' (Gallin 2001, 537). Instead, priority should be given to strategies to extend the reach of social protection to workers in the informal economy, an instance of which will be discussed later. Other scholars have been less despondent about the existing possibilities of organising around labour rights, stressing the importance of context, as this yields different degrees of potential power for different groups of informal workers, as well as different possibilities for political mobilisation of workers and for engagement with trade unions (Breman 2013). Interactions between trade unions and informal workers can be daunting for both parties and may even be fraught with significant paradoxes and compromises (Von Holdt and Webster 2008; Rizzo 2013).

The article's second major theme is the increasing role played by donors in supporting workers in the informal economy via official development assistance (ODA) channelled through trade unions. To this end, in Ghana, the European Union (EU), the Danish International Development Agency (DANIDA) and the US Agency for International Development (USAID) funded a programme called the Business Sector Advocacy Challenge (BUSAC). TUC (Ghana) used donor funding to establish the Union for Informal Workers' Associations (UNIWA), aiming to help facilitate the affiliation of various informal workers' associations to TUC (Ghana). One of the tensions that emerged with donors' support to organising in the informal economy, of particular relevance to this article, is the fact that this aid entailed blueprint programmes centred on various forms of promotion of entrepreneurship and which narrowly restricted the type of informal economy actors who could access the funds and support (Hendriks, Verbuyst and Kaag 2022).[1]

This article aims to expose, through fieldwork data, the dark side of the increasing role of ODA in supporting trade unions and the informal economy in Africa. In contrast with benign readings suggesting that the impacts of donors' support on trade unions are 'by and large positive ones' (Phelan 2011, 464), we aim to contribute to a body of work that has underlined their pernicious effects. These can take the form of trade unions' increased financial insecurity due to the volatility of donors' funding (Vlaminck and Huyse 2022, 159), but also the distortion of trade unions' agendas towards upward accountability to donors and

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away from ‘the political and economic realities of labour in Africa’ (Bernards 2017, 399). As our case study will show, there is an ideological and market fundamentalist notion of the informal economy being promoted through donors’ aid to trade unions and the informal economy with its distinctive focus on informal small-scale enterprises. This is visible in its emphasis on supply-side solutions to support actors in the informal economy, such as credit, and capacity building to support chop bars, under the broad umbrella of the promotion of entrepreneurship. This must be understood as part and parcel of a post-Washington consensus neoliberal ideology supporting the broadening of ‘marketing citizenship’ (Carroll 2010). The article also highlights the blind spots of such ideology, as its neglect of stratification in the chop bar sector leaves its informal wage workers, who are by far the most vulnerable group in the industry, out of donors’ and trade unions’ programmes. Taken together, our findings show that the disconnect between donors’ priorities and reality in the informal economy, and the flawed notion of economic informality at its roots, cast doubts on the strategic relevance of the selective interventions to support its workforce.

The article draws on data collected in Accra during two spells of fieldwork, from September to December 2017 and from February to June 2018.[2] A total of 85 people were interviewed, including 33 chop bar workers, 35 leaders and members of associations of chop bar owners, 11 trade union officials, and four National Executive Committee (NEC) members of UNIWA. An official each from the Accra Metropolitan Assembly (AMA) and the Ghana Revenue Authority (GRA) were also interviewed. Data were collected through structured and semi-structured face-to-face interviews as well as through personal observation, attending some meetings of the chop-bar owners’ associations, and visits to chop bars. This enabled triangulation of the data collected through fieldwork. While the conversations with trade unionists, AMA and GRA officials were held in English, the others were carried out in Twi – the most common Ghanaian language – because this is the language in which chop bar owners and their workers preferred to be interviewed. The main themes discussed in the interviews were the realities of owning a business or working in chop bars, issues related to regulation and unionisation, and their experiences with trade unions. The interviews were recorded, transcribed and analysed with NVivo software. The first stage of the data analysis involved their organisation through coding. This was followed by an assessment of how codes/themes related to each other, and of the knowledge gaps that emerged from the first spell of fieldwork. The second fieldwork period focused on both broadening the number of informants and filling the knowledge gaps identified. All names of informants presented in this article are pseudonyms, to ensure confidentiality and anonymity.

The article first reviews the social and economic relations regulating chop bars, their internal stratification and the significance of informal wage work in the sector. It then goes on to analyse donors’ and trade unions’ efforts to organise and support chop bar operators, and the activities and programmes that this entailed. The article discusses their achievements, limitations, and above all their blind spots. The conclusion reflects on the broader significance of these findings to the study of informal work, trade unions and aid.

Unpacking socioeconomic stratification at chop bars

As mentioned earlier, there are thousands of chop bars in Accra, with a survey finding over 3,300 in 2016 (FAO 2016, 5). Although they can be found across Greater Accra, chop bars tend to cluster at bus terminals, market centres and other open spaces where people congregate. Chop bar units have different scales and modes of operation, from small and/or itinerant units on wheeled vehicles to larger enterprises operating on fixed premises. Chop bars can be run by a self-employed sole proprietor but also by bar owners employing informal wage workers.

Earnings in the sector are similarly varied. Yet, incomes at the chop bars in this study are low. As **Table 1** shows, the lowest daily earning reported by study participants was GH¢200 (US$50.60) and the highest was GH¢400 (US$101.20). The average daily earnings were estimated at GH¢343.67 (US$86.94). These earning levels are much higher than those of chop bar workers, discussed below. However, in order to appreciate what these earnings mean for the livelihoods of the chop bar owners in this study, one must take into account the fact that most (88.6%) operate small-scale subsistence economic units, with relatively high operating expenditures for cooking ingredients, electricity, gas, water and taxes. Furthermore, the FAO study found that about four people depended on the earnings from a single small-scale street food venture (FAO 2016, 13). For example, a woman who owns and operates a small-scale chop bar reported an average daily earning of GH¢343.67 (US$86.94). She is able to 'save only GH¢250 [US$53.50] every month after [she] has paid [her] workers, taxes, and taken care of expenditure' (Interview with Kromo, 17 October 2018).[3]

The chop bar sector is stratified also in terms of class, to be understood as a relational concept. There is therefore a group of people who own relatively small-scale capital (cooking assets and in some cases the land and buildings in which the bars are based) and a group of informal wage workers. The 35 chop bars in this study employed 160 workers, with an average of four paid workers at each chop bar. Eight in ten of the chop bars employed at least one worker. These workers provide essential and varied labour services such as cooking, cleaning and waitering. The visible presence of paid workers at the chop bars contradicts the notion of wage employment as an exception and self-employment as the rule in the informal economy (Rizzo 2011). Such presentation of informality has been sustained by official labour force statistics that are unfit to capture paid work in the informal economy, making it almost invisible statistically and to policymakers (Rizzo, Kilama and Wuyts 2015).

Labour markets, whether formal or informal, are gendered (Clark 1994; Harriss-White 2010; Kabeer 2021): the chop bar labour market is no exception. Nine out of ten of the workers in this study were women. This may be explained by the fact that women's wages are lower, and that food vending relies on skills such as cooking that the gendered division of household roles in Ghana reserves typically for women (FAO 2016).

Table 1. Daily earnings of chop bar owners.

Amount (GH¢)	Amount (US$)	Frequency	%	Cumulative %
200.0	43.39	1	3.45	3.45
200.01–249.99	43.40–53.48	1	3.45	6.90
250.00–299.99	53.49–65.08	2	6.90	13.79
300.00–349.99	65.09–75.93	9	31.03	44.83
350.00–399.99	75.94–86.77	15	51.72	96.55
400.0	86.78	1	3.45	100.00
N		29		

Source: Asafu-Adjaye 2021.

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Another notable characteristic of the chop bar workers is their young age, with an average age of 31. As **Figure 1** shows, the workers in this study ranged from 20 to 50 years old, with two out of three under 35. Most of the chop bar workers are migrants. Eight in ten of the workers in this study migrated from other parts of Ghana to Accra (**Figure 2**). Workers came from six of Ghana's ten regions, with the largest proportion, about 27%, coming from the Upper East region. **Table 2** shows that the average period of residence in Accra was three years and two months. Only three of the 30 chop bar workers in this study had completed secondary school or 12 years of formal education (**Figure 3**), while 67% had only primary or six years of formal education. In sum, work at chop bars is largely carried out by a migrant female workforce with relatively low education and skills, denying this workforce access to better-paid, and formal, employment.

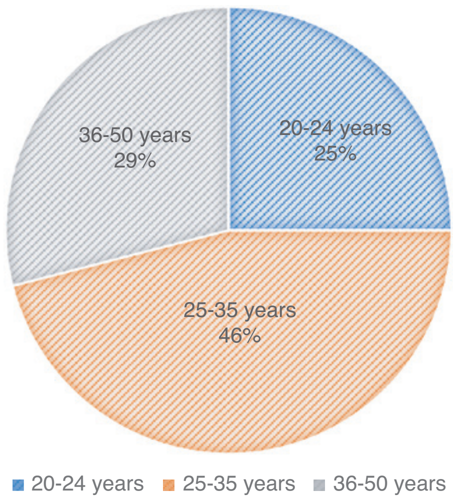

Figure 1. Age distribution of chop bar workers.
Source: Asafu-Adjaye 2021.

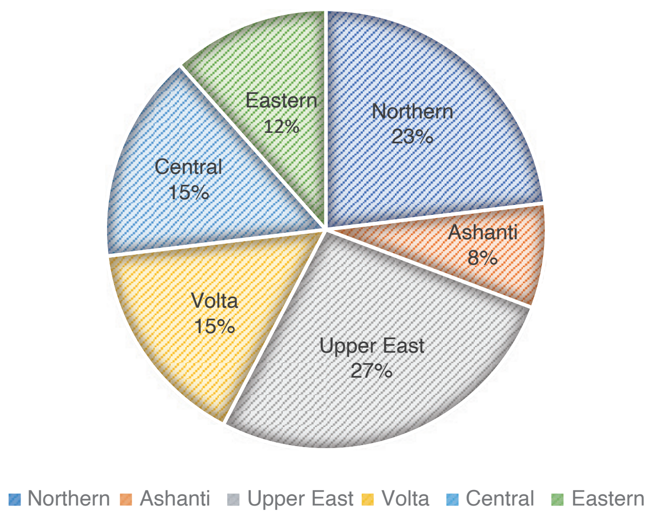

Figure 2. Region of origin of chop bar workers.
Source: Asafu-Adjaye 2021.

Table 2. Chop bar workers' length of residence in Accra.

Duration	Frequency	%	Cumulative %
Less than 1 month	4	16	16
1–3 months	5	20	36
4–6 months	2	8	44
7–9 months	4	16	60
10–12 months	4	16	76
13 months and above	6	24	100
N	25		

Source: Asafu-Adjaye 2021.

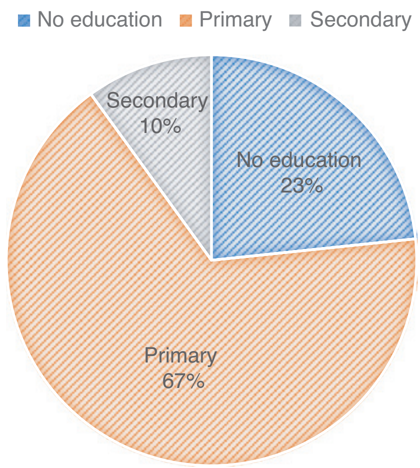

Figure 3. Educational attainment of chop bar workers.
Source: Asafu-Adjaye 2021.

Power and employment relations at chop bars

Formal employment contracts are rare in chop bars, as evidenced by the fact that all employees surveyed for this study were working without contracts. The consequences of the informality of employment relations in the sector are multifaceted, including low wages and the short-term nature of employment in the sector. Its labour market is oversupplied, which results in a significant power asymmetry between chop bar owners and workers, to the point that wages and employment conditions are set by the former (Interview with Akos, 20 April 2018; interview with Mamuna, 17 April 2018).

The lack of contracts negatively affects the level of pay among the workforce, consistent with the general picture in the informal economy, where many are trapped in poverty because they do not earn enough to lift themselves and their families out of poverty (Chen 2012; Ghana Statistical Service 2014; Ohnsorge, Okawa and Yu 2022). About 16% of the 31 chop bar workers who reported their daily earnings received GH¢6.67 (US$1.43) per day. This amount was below the upper poverty line in Ghana (GH¢7.90 or US$1.69) and the daily national minimum wage – GH¢9.68 or US$2.10 – in 2018 (**Figure 4**).

In addition, working hours at the chop bars in this study were long, with the average working day lasting 11 and a half hours, in line with the 12-hour days among street food

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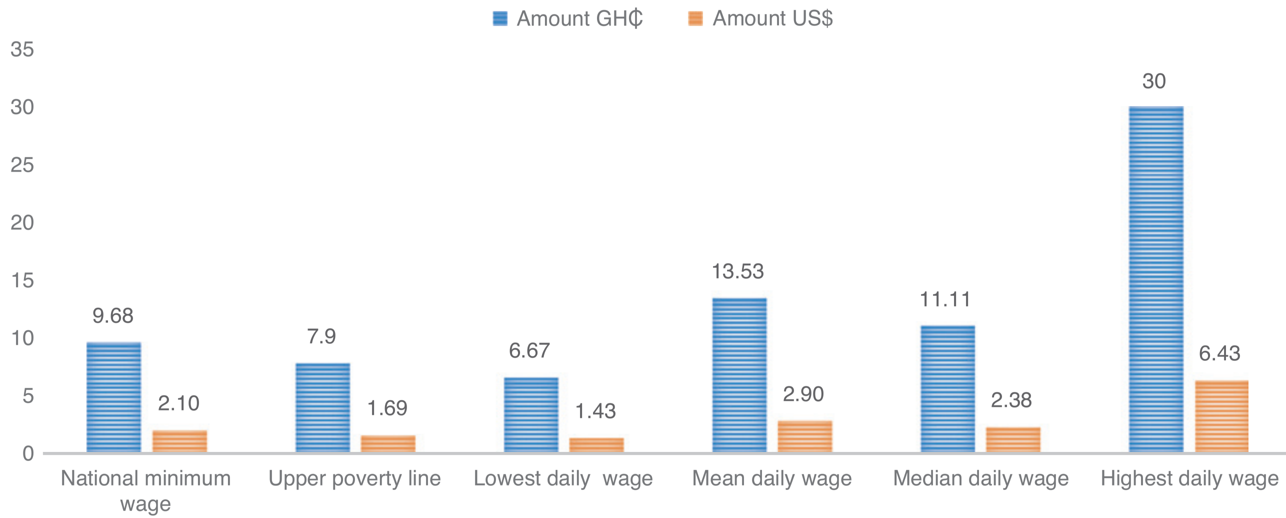

Figure 4. Wages at chop bars.
Source: Asafu-Adjaye 2021.

vendors in Accra (FAO 2016). According to a chop bar owner, 'work starts around 5am [and] closing time depends on the market. Sometimes they [the workers] close at 4.30pm or 5 or 5.30pm. It is not a fixed time, it depends on the market' (Interview with Amoakoah, 13 October 2017). A chop bar worker 'starts work at 4.30am and closes at 7pm. We do not work on Sundays and Saturdays' (Interview with Akos, 20 April 2018). The long working hours at the chop bars are consistent with the situation at many informal workplaces around the world (ILO 2013).

Interestingly, if the length of the working day is factored in, the scale of poverty wages and non-compliance with national minimum wage regulations in this study appear much higher. For example, the GH¢14 or US$3 daily wage of Bene, a chop bar worker, was higher than the national minimum wage and the upper poverty threshold in Ghana. But she 'starts work at 4.30am and closes at 8pm' (Interview with Bene, 17 April 2018). This implies that Bene received GH¢0.90 (US$0.19) per hour instead of the legislated GH¢1.21 (US$0.58) per hour.

Relatively low wage levels are not the only downside of the unbalanced power relation between employers and workers. Another is the fact that workers experience harassment and a lack of respect from employers. One worker equated her relationship to her employer to that of a toxic mother–child relationship: 'my "madam" [employer] has taken me as her child. Even when people come here, they think she is my mother' (Interview with Obaa, 16 May 2018). Such an employment relationship overly subordinates the chop bar workers to their employers. This subordination, according Obaa, has implications for her rights and dignity because when she offends her 'madam', 'she [madam] reprimands me. But if she offends me, I cannot do anything because she is my mother' (Interview with Obaa, 16 May 2018). The relationship which the chop bar workers in this study refer to is premised on a power imbalance between the workers and their employers, rather than on the love and care that tend to be associated with it.

Labour turnover is high at the chop bars in this study, as shown in **Figure 5**. Among chop bar workers who responded to the question on employment tenure, about one-half had worked for three months or less at their chop bars. Almost one-quarter had been in

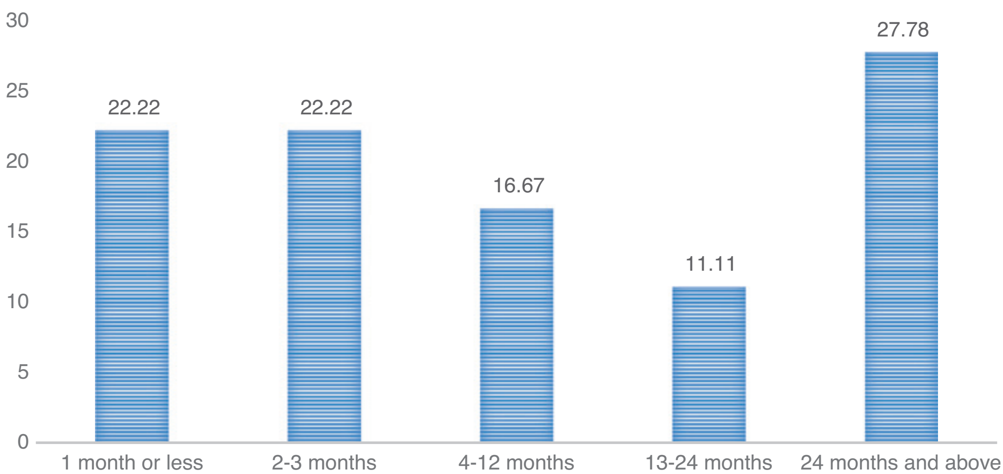

Figure 5. Average duration of employment at chop bars (%).
Source: Asafu-Adjaye 2021.

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their present jobs for just about a month or less, while six in ten had been at their current chop bars for less than a year. At Good Food Chop Bar, which had been operating for about five years at the time of the fieldwork, none of its four workers had been working there for longer than five months.

The high labour turnover in the sector can be explained by several factors. First, as already noted, the workforce is relatively young, and the career aspirations of the chop bar workers help us to understand the labour attrition at chop bars. Many are 'target' workers, meaning that they take chop bar jobs for a specific purpose, then leave after achieving their objective (TUC 2012). Almost all the workers in this study took chop bar jobs to raise funds to establish their own business, learn a trade, or continue their formal education. Rosey, for example, worked at a chop bar because she was

> looking for money to buy a sewing machine to go and learn sewing. It will take me about a year and half to buy the sewing machine. When I buy it, I will go back to my hometown. (Interview with Rosey, 20 April 2018)

Second, the high labour turnover at the chop bars also stems from unilateral terminations of employment by chop bar owners. Terminations are triggered by what the employers present as varied misdemeanours, including what they label as 'sexual misconduct'. A chop bar owner sent one of her 'girls home because she said that she was having affairs with the guys here' (Interview with Akwele, 19 October 2017). Efo, another chop bar owner, bragged that 'when they misbehave, I sack them' (Interview with Efo, 10 October 2017). Such terminations happen also due to the oversupply of workers, as one chop bar owner pointed out:

> when we are looking for workers, it is not difficult. Someone can come today and leave tomorrow. Another person will also come and look for a job at the same time that the other person refused to come. (Interview with Akuvi, 12 October 2017)

Furthermore, chop bar workers lack maternity leave, annual leave and social security. Taken together, the findings presented in this section highlight the significance of stratification by class, gender and region of the chop bar sector, the significance of informal wage work, and the uneven power relations between employers and workers in it. Above all, the multifaceted violations of labour rights faced by its workforce stem from the unregulated nature of employment relations and from the lack of workers' organisation in the sector, to which the analysis now turns.

Dynamics of organising in chop bars

Casual workers

Understanding the dynamics of the workforce organising in the sector must start with noting that there is no organisation representing workers at the chop bars and none are trade union members. As Korklu, a trade unionist, recalled, 'TUC (Ghana) tried unionising the workers but it did not work because the chop bar owners were not willing to get their workers involved' (Interview with Korklu, 6 October 2017). He further explained that when TUC (Ghana) organised meetings with operators in the sector, chop bar owners proactively prevent their workers from attending these meetings. The lack of trade union reach among workers is partly explained by the exclusionary strategy of chop bar owners and partly by the high labour turnover in the sector, as already discussed. The latter is both a consequence of unilateral dismissals by owners, but also reflects the fact that many workers enter the sector with a financial earning target and then leave. The strategy of chop bar owners and workers' attitudes to this employment as a springboard towards better economic opportunities are both cause and consequence of the lack of regulation around employment relations. This is a state of affairs perpetuated the inability or lack of interest of trade unions to respond to the owners' strategy and by the lack of an autonomous organisation representing chop bar workers. It should also be noted that supporting the organisation of workers in the sector was not among the areas covered by aid donors' programmes.

Chop bar owners

There are three associations of chop bar owners in Accra: the United Caterers of Ghana (UCG), the Indigenous Caterers Association of Ghana (ICAG) and the Ga East Traders Association of Ghana (GETA). An estimated 1,190 chop bar owners were affiliated members of TUC (Ghana) in 2018 (Interview with Maame, 10 October 2017). The UCG organises street food vendors at the Agbobloshie market, the ICAG covers chop bar operators across the Accra metropolis, and the GETA organises chop bar owners at the La Nkwantanang-Madina and Ga East municipalities in Greater Accra.

There are several ways in which donors and TUC (Ghana) support its affiliate members among the chop bar owners in Accra. The first is a programme to support 'capacity building' and entrepreneurship. Notable in this is a project that was funded by Danish trade unions – Trade Union Council for International Development Cooperation (LO/FTF), the Danish Federation of Small and Medium-sized Enterprises (DFSME), and the Union of Education, Denmark – which sought to enhance the capacity of trade unions to promote entrepreneurial development, increased productivity, and improve the efficiency of informal enterprises (LO/FTF, DFSME and Union of Education, Denmark 2014). It involved a pilot phase with a budget of US$13,520 for a two-week training programme that commenced with a training needs analysis involving chop bar vendors (TUC (Ghana) and LO/FTF 2010). The analysis identified capacity improvement in food processing (food hygiene, food safety and occupational health and safety), business management (accounting and funds management, investment, branding) and procurement (TUC (Ghana) and LO/FTF 2010). Interestingly, employment relations were identified as an area for improvement but chop bar owners, who were keen on avoiding issuing contracts to workers and paying higher wages, did not implement the insights of the training provided by TUC (Ghana) on workers' and employers' rights and responsibilities (Interview with Korklu, 6 October 2017).

There are (self-congratulating) claims that this project had a largely positive impact. First, an assessment by the project partners revealed that it aided unions to support their informal economy members to become more productive (LO/FTF, DFSME and Union of Education, Denmark 2014). Second, an evaluation meeting between chop bar owners and representatives of LO/FTF and DFSME brought to the fore the emergence of important changes in chop bar operations, such as the avoidance of unwholesome ingredients, food garnishing, and better customer care (Kvorning and Tabor 2014). Overall, food quality is said to have improved, increasing the willingness of customers to pay more for food and

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attracting new clients (*ibid*). The story is told of a chop bar owner whose daily sales jumped from GH¢200 (US$66) prior to the training to GH¢400 (US$133) afterwards (*ibid*).

Interviews with chop bar owners in this study similarly elicited that the capacity development programmes have enabled them to manage their businesses better. One mentioned that since

> I joined the TUC [Ghana], it has helped me in several ways. Now I know the need to arrange my things properly and take care of my things. I know how to calculate my profit and use my resources properly. (Interview with Adaku, 23 October 2017)

According to another chop bar owner, 'since we joined the TUC [Ghana] we have gained a lot of benefits. Now we know that we have to pay ourselves' (Interview with Ayisha, 12 October 2017). Daavi, another chop bar owner, similarly pointed out that

> the training programme of the TUC [Ghana] has empowered us. It has shown us how to talk to people, how to treat the customer in such a way that she would come again. So, it has enabled us to handle our customers to make them happy to always come back. (Interview with Daavi, 15 October 2017)

Arguably, although increased financial literacy, capacity to care for customers, and confidence are important assets, statements such as the one above cannot be taken at face value. Other factors such as cut-throat competition may affect the sustainability of these economic units. Chop bars are generally found within walking distance throughout the city (FAO 2016). The call by a chop bar owner operating from fixed premises for itinerant food vendors to be prevented from operating at the Agbobloshie market in order to promote food safety speaks volumes about the competition in sector (Interview with Ayisha, 12 October 2017). Other economic sustainability challenges that confront chop bar operators are insecurity of land tenure and limited space for expansion (Kvorning and Tabor 2014, 7). Therefore, the capacity development programmes of donors and TUC (Ghana), like most other supply-side interventions, are likely to have very limited impact due to what Amsden (2010) memorably termed 'employment dementia' or the incapacity of 'employment' programmes to factor in demand-side issues.

A second area of business support is credit facilitation. Chop bar operators, like most other informal economy operators, have limited access to formal financial resources for business development and expansion. This is due to the perceived high risks associated with informal economy lending (Aliber 2002). Significantly, the connection of chop bar owners to TUC (Ghana) went some way in addressing the issue. A member of the GETA recalled that

> some time ago, we tried to access credit from a bank. The TUC (Ghana) went to the bank and [said] that they know us so the bank should go ahead and give us the credit. (Interview with Boateng, 13 October 2017)

This credit facility operates like a group on-lending scheme: the bank lends the money to a group 'which in turn lends that money to its members' (Aliber 2015, 48) and placed the responsibility for loan repayment on GETA – the association collects weekly repayments from members and pays it on their behalf to the lender. This credit intermediation service offered by TUC (Ghana) to chop bar owners is similar to those provided by some of its affiliates – the General Agricultural Workers' Union (GAWU), the Timber and

Woodworkers Union (TWU) and the Ghana Private Road Transport Union (GPRTU) – to their members in the informal economy (Adu-Amankwah 1999; Britwum and Martens 2008; Ryklief 2012).

On the one hand, these initiatives display how union support, funded by donors, can boost the creditworthiness of informal economy operators and their associations. At the same time, the facilitation of credit under the rubric of financial inclusion is arguably problematic (Bernards 2021) at different levels. First, it is based on preconceived blueprint interventions that fit donors' agendas (Hendriks, Verbuyst and Kaag 2022). Second, it dovetails and reinforces a market fundamentalist ideology that understands economic informality as the exclusive realm of self-employment (De Soto 2001). Third, it excludes from donors' and trade unions' programmes wage workers in the informal economy, who are, as we have discussed, the weakest category of workers in the industry.

A third area of trade union support to chop bar owners is the establishment of a scheme to facilitate their access, alongside other informal economy operators, to formal social security. In 2017, TUC (Ghana) assisted the UNIWA to establish the TUC–UNIWA Informal Workers Pension Scheme (Interview with Maame, 10 October 2017). This is a voluntary formal social insurance scheme that provides an opportunity for informal economy operators to contribute towards social security. The scheme has features that reflect the working conditions of informal economy operators, namely no maximum age limit for membership, a flexible contribution regime, and no minimum contribution condition for accessing benefits. It provides benefits such as monthly pensions, lump sum payments, invalidity benefit, survivors' benefit and the right to withdraw from savings accounts. However, it is fully funded by members' contributions.

How successful was the scheme in facilitating access to social security? Enthusiasm can be found among chop bar owners, like Daavi, who claimed that 'we are really happy that they [TUC (Ghana)] introduced a pension scheme. Because as a self-employed [person], I knew that pensions are normally for government workers [formal sector workers]' (Interview with Daavi, 15 October 2017). However, a different picture emerged from a 2022 study which found that only 1,511 members, or 0.8% of UNIWA membership, had joined the scheme. Among the factors that explain such a low uptake are the low income of informal workers, which negatively affects their capacity to deposit money into the scheme, their lack of education and awareness about the initiative, and previous negative experiences with formal social security schemes which led to mistrust (Asafu-Adjaye 2022). More broadly, unless a matching contribution by the government can be introduced, it is unlikely that more significant numbers of informal workers, including chop bar workers, will join the scheme, as the current arrangement expects informal operators to shoulder entirely the cost of their own pensions. However, most of them find it hard to defer income into the future due to their often meagre and volatile incomes.

The fourth type of support provided by TUC (Ghana) to chop bar owners is representation. This involves assisting chop bar owners in their dealings with public authorities and directly engaging with government agencies and local authorities on behalf of chop bar owners on important business matters such as taxation or market access. As a member of the GETA recalled, 'we thought the taxes [fees] were too high. The TUC [Ghana] took the matter up with the Ga East Municipal Assembly at Abokobi and solved it for us. They reduced the taxes [fees]' (Interview with Boateng, 13 October 2017). At

Tema Station, in Accra metropolis, trade union efforts stopped a planned demolition of chop bars. A chop bar owner recalled that some of the chop bar stalls at Tema Station were earmarked to be destroyed by the city authority to allow access for contractors building a new hospital. But

> we complained to our madam here [the leader of the association]. She picked up a phone and called the TUC [(Ghana)]. The TUC [(Ghana)] also called the mayor [of Accra] and the mayor said they would not reach our side with the demolishing. (Interview with Nketia, chop bar owner, Tema Station, Accra, 15 October 2017)

Similarly, at Agbobloshie market, an intervention by TUC (Ghana) halted moves by the Accra Municipal Authority (AMA) to stop members of the UCG from operating their chop bars in response to outbreaks of fire that razed the wooden structures of the market, destroying personal property – some people live at the market – and merchandise (Ngnenbe 2021). As Dada, a chop bar owner at Agbobloshie market, recalled:

> the AMA said that they were going to stop all food vendors at Agbobloshie from operating and no one should light fire to cook in the market. We wrote to the TUC and they helped us to write a letter to the AMA. The TUC also followed it with a letter [to the AMA]. Because of that, they did not stop us. Since then, they have not harassed us. (Interview with Dada, 12 October 2017)

Having backtracked from abolishing chop bar operations at the Agbobloshie market, the AMA focused instead on fixing the problems with faulty electrical installations which, rather than cooking fires, were the cause of the fires (Adamtey 2015; Ngnenbe 2021). In addition to these interventions by the union and chop bar associations to defend their members on specific occasions, interviewees reported that local authorities and the police were less ready to use force, intimidation and harassment in their dealings with street food caterers affiliated to the union (Interview with Boateng, 13 October 2017; interview with Acquah, 19 October 2017).

Affiliation and representation from TUC (Ghana) therefore bring tangible benefits to chop bar owners, allowing a smoother running of their economic activities and dignity at work. However, as competition for trading areas is severe, the dynamics of inclusion in the political networks of TUC (Ghana) and chop bar associations must be analysed alongside attention to the dynamics of exclusion from access to the market that these trigger. Markets and access to trading spots has long been highly politicised in Ghana, as elsewhere. Market 'queens' govern access to markets by investing in alliances with political parties (Clark 1994; Paller 2014). The implications of electoral results and of the change in government between the National Democratic Congress (NDC) and the New Patriotic Party (NPP), the two parties that have dominated Ghanaian politics since the restoration multi-party politics in 1992, for the careers of market 'queens' and for any institution trying to mobilise actors in these markets are serious. For example, TUC (Ghana) efforts to organise traders in Makola Market, in Accra, in the early 2000s hinged on striking an alliance with a trader who was affiliated with the party then in opposition, and organising efforts gathered momentum only after a change in government (Hendriks 2017). Therefore, TUC (Ghana) or chop bar associations' success in defending the interests of a group of traders comes at the cost of other groups of traders' exclusion from access to the market.

Conclusion

This article reviewed several donor and trade union initiatives to support chop bar operators in Accra, having first explored the social and economic landscape of chop bars in Accra, their internal stratification and the significance of informal wage work in the industry. In this section we assess the broader significance of such initiatives, and discuss their achievements, limitations and blind spots. Trade unions' progress in reaching out to workers in the informal economy, where the vast majority of workers are to be found in developing countries, is central to their institutional survival and ongoing political relevance. A new trend in this field is the rolling out of development aid programmes by bilateral donors and/or trade unions in the North aimed at supporting, via trade unions, workers in the informal economy. Given the major resource constraints faced by trade unions, there are scholars welcoming this new development (Phelan 2011), as ODA has been seen as 'the (im)perfect solution [which] has allowed African unions to deliver services, that based on their own revenues would be impossible' (Vlaminick and Huyse 2022, 162).

By contrast, the findings discussed in this article expose the dark side of the increasing role of ODA in supporting trade unions and the informal economy in Africa. Above all, we argued that they entail blueprint programmes, centred on the promotion of entrepreneurship, and fitting donors' predetermined priorities rather than those to be found on the ground (see also Hendriks, Verbuyst and Kaag 2022). Interrogating the roots of such focus on entrepreneurship, we argued that they reflect an ideological and market fundamentalist notion of the informal economy being promoted through donors' aid to trade unions, with its distinctive focus on informal small-scale enterprises and on supply-side solutions to support actors in the informal economy, such as credit, and capacity building to support chop bars.

Above all, this ideology and these programmes remove from the picture wage workers in the industry, conforming to owners' interest in excluding the workforce from political representation and organisation. This is problematic, first because informal chop bar workers are the most vulnerable workers in the sector, so that aid donors and trade unions bypass the weakest workers with their programmes. Second, such a policy neglect reproduces the myth of economic informality as the exclusive realm of self-employed small-scale operators to be supported through micro interventions.

The article also reviewed the merits of these donor-funded programmes that aim to boost entrepreneurship, access to social security and the representation of chop bar owners. We have argued that supply-side interventions, such as credit, financial literacy and customer care, despite the enthusiastic reviews of programme evaluations and some interviewees, ultimately suffer from their narrow focus on supply-side issues and their lack of attention to demand for these services, or 'employment dementia' in short (Amsden 2010). There are also significant long-term sustainability questions about these capacity development programmes, including the ones that TUC (Ghana) offers to chop bar owners. At the time of fieldwork for this study, TUC (Ghana) was not receiving any financial contributions from informal economy operators and trade union organising in the informal economy remained bedevilled by financial considerations (Interview with Maame, 10 October 2017). A senior TUC (Ghana) officer decried that

> most of the unions feel that they would not gain much [financially] from informal economy associates … they see it as a waste of money going to organise in an area that you would not gain much from. (Interview with Korklu, 6 October 2017)

Arguably, this signals a somewhat opportunistic approach to the issue of organising in the informal economy among trade unions, making it unlikely that the effort will be sustained when donor funds dry up.

TUC (Ghana)'s initiative to promote informal workers' access to formal social security via UNIWA through a voluntary scheme without matching government contribution is laudable. However, its extremely low uptake among informal workers signals the way in which the very economic vulnerability that the scheme aims to address, namely the low incomes of informal economy workers, acts as a major barrier to more robust levels of adhesion to it.

Representation of chop bar owners by TUC (Ghana) is clearly the area where trade union support has been more beneficial, as it tangibly improved the way in which various levels of public authorities in Accra deal with (some) chop bar owners. This not only allowed for more dignity at work for owners, but also provided for a better environment in which to conduct business. However, our analysis also highlighted the sobering dynamics of exclusion that are part and parcel of this process, as only a few associations and groups of chop bar owners are represented, at the expense of others, as part of the political dynamics of alliances and conflict between TUC (Ghana) and Ghanaian political parties.

The increasing flow of ODA towards trade unions and the informal economy can potentially represent a progressive move. However, this article aims to have shown that the market fundamentalist ideology that has so far driven it is unfit to address the structural barriers causing the employment crisis in African cities, the existence of their large informal economies, and the prevalence of poor-quality jobs within them.

Notes

1. In a similar vein, McNamara's study of mineworkers' unionism in Zambia found union reorientation towards entrepreneurship (McNamara 2021). While his study does not focus on international aid to unions, his insights that to survive difficult political times unions supported projects involving members' self-employment, centred on credit, are important in order to understand the aid and support extended to chop bar owners, via the unions, in Accra.
2. Prince Asafu-Adjaye carried out the data collection, while Matteo Rizzo led the design of the conceptual framework of the study and the writing of this article. This article draws on, and further elaborates, findings presented in Asafu-Adjaye 2021.
3. Full details of all the interviews quoted in this article are available in the 'interviews' section that follows the references list.

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Interviews

Interviews were conducted during two periods of fieldwork, from September to December 2017 and from February to June 2018, with the following people (in alphabetical order):

Acquah, chop bar owner and executive officer of ICAG, Kaneshi, 19 October 2017.
Adaku, chop bar owner and member of ICAG, Accra, 23 October 2017.
Akos, chop bar owner and member of UCG, Agbobloshie, Greater Accra, 20 April 2018.
Akuvi, chop bar owner and member of UCG, Agbobloshie, Greater Accra, 12 October 2017.
Akwele, chop bar owner and member of ICAG, Dansoman, Greater Accra, 19 October 2017.
Amoakoah, chop bar owner and member of UCG, Agbobloshie, Greater Accra, 13 October 2017.
Ayisha, chop bar owner and member of UCG, Agbobloshie, Greater Accra, 12 October 2017.
Bene, chop bar worker and member of UCG, Agbobloshie, Accra, 17 April 2018.
Boateng, National Executive Officer of UNIWA, Accra, 13 October 2017.
Daavi, chop bar owner and member of GETA, Madina, Greater Accra, 15 October 2017.
Dada, chop bar owner and executive officer of UCG, Agbobloshie, Greater Accra, 12 October 2017.
Efo, chop bar owner and executive officer of ICAG, Accra, 10 October 2017.
Korklu, former Informal Economy Desk Officer of TUC (Ghana), Accra, 6 October 2017.
Kromo, chop bar owner and member of GETA, Madina, Greater Accra, 17 October 2018.
Maame, National Executive Officer of UNIWA, Accra, 10 October 2017.
Mamuna, chop bar worker and member of ICAG, Agbobloshie, Greater Accra, 17 April 2018.
Nketia, chop bar owner, Tema Station, Accra, 15 October 2017.
Obaa, chop bar worker, Accra, 16 May 2018.
Rosey, chop bar worker, Accra, 20 April 2018.