



Petty Trading Business Operation and Its Impacts on Livelihoods – Case Study at Community Four in Nsutem in the Eastern Region of Ghana.

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ABSTRACT

Ghana a middle income country is composed of towns, villages or communities which are very poor in settings and development. Most of these communities are illegal gold mining communities, fish farming communities, basket weaving communities, kente weaving communities, farming communities or trading communities, . Even if trading communities, they have a local occupation which is supporting the business. Small petty trading business is supporting livelihoods and development within such communities and by that getting daily access to goods and services. Every individual or person needs one thing or another to support daily activities and such people depends on petty traders as they are easily accessible. This research work sorts to investigate the impacts of minor trading business operations and their effects on communities' development and livelihoods as they meet daily needs of indigenous and migrants. Since most of these petty traders deals in petty cash issue which requires constant nurturing and manipulation to make good profits for themselves and for shop continuous operation. The method employed in this research work is the Stationed with Questionnaire Interview Approach (SQIA). Questionnaires are administered and analyzed using Microsoft Excel and SPSS statistical tool to observe real time business operation within the community and its impacts. Research finding has shown that petty trading has resulted in the development of community four as petty traders are making money for themselves and their children. Individuals are also able get easy access to goods and services to meet daily needs. 40% of the 60 respondents think petty trading impacts on personality is good as they easily get access to goods, services, products and items needed by the home and families. Petty trading is contributing to the welfare and development of individuals in community four hence in agreement that, petty trading is boosting the Nsutem community and Ghana.

Keywords: *petty trading, goods, services, livelihoods, trading, indigenous*

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1. INTRODUCTION

1.1 Background of the study

Considering Abraham Maslow's theory of needs every individual wants fulfilment of the physiological needs before the other needs. The physiological needs are for the sustenance of human life itself first before any other human needs. They are the most basic needs for survival and existence on the planet earth. These includes things such as air, water, food, shelter, sex. Individuals do all they can to satisfy these needs before turning to satisfy the safety needs and the others to move up the ladder of social mobility. The other needs are safety needs, social needs, self-esteem needs and self – actualization needs. Most people living in these communities and villages are poor and lack social amenities too which do work out themselves to bring meaning to life. The government and political parties promises them heaven and earth during elections but once they get to the seat of government, they forget about them. Indigenous people therefore have to toil in all regards to meet daily needs both for themselves and their family. In order to meet this physiological needs especially on food, water, shelter (daily beautification and management of their rooms), they sort to petty traders to meet such needs.

In such cases, they can exchange their money for the item they need to meet the specific physiological need. Meeting needs is subjective as it depends on individual taste and wants. It usually depends on what one wants at a particular time t, and which need the individual wants to fulfil either personally or on behalf of the family. An individual will want to fulfill thirst, and therefore will want water not a drink like malt to fulfil the thirst. So will food fulfill hunger and not water. Each need therefore deals with specifics as one needs cannot be fulfilled by a different product. In meeting these daily needs and wants, individuals do trading with petty traders who have all these products put for sale. Once an individual is in need of that particular item, they go to the stores and exchange their money for the product or buys it. By this procedure, individuals do not buy in bulk like foreigners does. For foreigners, they shop on specific days to meet a number of days or months needs before entering the shop for bulk buying again. This is not the case in most communities and villages in Ghana and parts of Africa. In the case of such communities, an individual can go to a shop to buy items about ten times in a day. This way of life has a number of reasons; buys based on specific need of the item, based on money available, based on distance from the shop, relationship with the shop owner and so on. This way of life is generating money for petty trader's whiles helping indigenous

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and migrants to meet daily needs and progress in life accordingly. This is because, in the communities, indigenous and migrants do not have a specific way of earning income and most money that comes into the family are on daily basis. Hence living a day at a time to cater for oneself and children. The life of indigenous is both self-reliance and family oriented. Most of them do not have families outside the town or country hence depending on their own hard work and intelligent way of life. With this in mind, life still is like go to farm, get some food stuffs or fish from the sea, go to the market and sell. Then use the money generated to buy items needed by the family to meet the day's needs and for an additional day or two. In all these, daily petty trading with a shop nearby the house is done to make life meaningful and happy.

This petty trading by people within villages and communities have made accessibility to items and products very easy. This is because such traders take vehicles to intercity to buy the goods and products which are then put in shops for trading with the indigenous and migrants. Once this is done, indigenous or individuals within the community needs not travel to the city or bigger towns to buy such goods and products hence saving some amount of money. Some of the goods are also perishable and cannot be stored for longer days implying the need for their buying at a faster rate. Good examples includes pepper, cabbage, garden eggs, bread, sachet water etc. This way of life between small petty traders and indigenous is yielding profit in both directions and bringing economic development to

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communities such as Nsutam. Owners of such shops are making money through good business relationships and management of which they are able to cater for their wards education, build houses, buy cars and make properties for their generations. The way of life of such petty traders is helping the indigenous as most of them turn to buy on credit and pay later since they don't have money at the time of buying. Some of these indigenous have been able to cater for their wards education through such good relationship activities between themselves and the petty traders.

1.2 Problem statement

Most communities in Ghana are sited in very remote areas making accessibility to certain goods, services and products very difficult. In the olden days, individuals and indigenous have to travel several kilometers and miles before accessing certain goods, products and services and it's still on going in Ghana as some communities find themselves in this situation. Modernization, education and development has elevated some of this communities to a status where access and having such goods and services is very easy. It is expected that such impact should generate revenue for shop owners and government and help individuals get access to goods, services and products after exchanging their money for the products. It is therefore necessary to investigate the impact of such petty trading businesses on the livelihoods; shop owners and individuals within the community and the community as a whole. And



identify learnable activities that can be used to help communities which still find themselves in such situations for the development of Nsutam and Ghana as a country.

1.3 Justification

Every country wants development and her development depends on local development scenario generation. This means that a country's development depends on the individual development of cities, towns and villages or communities. Once each of these develops and are summed together, then one can talk about the total development of a country. A community's development depends exclusively on production, offering of services and trading of goods and services in every regard. It is therefore important to take a keen interest in the trading activities resulting in the exchange of goods and services within a community. It is this trading activities in all aspects that is helping in the development of the community. It is therefore justifiable to investigate the petty trading business operations at Nsutam and see its impacts on livelihoods over the years and on future generations.

1.4 Objectives

The principal objective of this research work is to probe into petty trading business operation in community four within Nsutam and find its impacts on livelihoods with Madam Gyadu's shop as the case study in this research. In order to

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meet the main objective, the following specific objectives will be met;

- Identify one specific petty trading business (shop) and access its business operations;
- Ascertain the impacts of petty trading on livelihoods on shop owners, individuals and the community;
- Establish the relevance of petty trading siting at vantage points within Nsutam community.

2 PETTY TRADING AND RELATED ISSUES

2.1 Petty trading activity

Petty trading is commonplace in Africa and petty traders are found in semi-urban areas peddling garden produce and consumer goods imported from foreign countries (Buly et. al., 2016). This form of trade takes place in both local and urban areas of the African countries (Hamat, Malek, Leng, Gopal and Husain, 2014). Although men are equally engaged in petty trading (Amrevurayire et. al., 2016), rural women are mostly found engaging in petty trading (Abdullah et. al., 2010). Children petty traders or hawkers are frowned at, as it is being



seen as child labour (Ampomah, 2012). Petty trading is a small scale and informal economic activity that generates minimal income as it requires a small amount of an individual's income to operate (Hamat et al., 2014). It refers to the buying and selling of goods and services such as agricultural and consumer goods in smaller quantities (Mbisso, 2011). It is an economic activity that involves individuals with small financial base who struggle to make out a living by growing their small businesses into bigger ventures (Agyeman, 2015). Those who engage in petty trading are known as petty traders. This form of trading has contributed to the economic emancipation of the poor in Africa and has contributed to poverty alleviation of majority of the women in local communities (Bonkat, 2014; Agyeman, 2015). In line with this, Buly and Tulu (2016) stated that it increases the economic viability of women. Similarly, Hamat et al. (2014) argued that although a small amount is required to kick-start a petty trade, it generates profit to guarantee growth and success. Conversely, Mnyawi and Benedict (2014) revealed in their study that the income realized through petty trading is inadequate to cater for the various needs of the petty trader despite the success stories recorded from petty trading. Further, women petty traders engage in food vending, sale of used clothes (second hand clothes), general merchandise and other trades (Mnyawi and Benedict, 2014). Petty trade participation by women has improved the availability of goods and services in smaller units, at the right places, right prices, right form, and at the right time (consumer product utilities)

(Buly and Tulu, 2016). Women petty trading improves the health services needs of the traders, satisfies their food requirements, and settles their housing needs including settling utility bills such as water and electricity bills (Mnyawi and Benedict, 2014).

2.2 Household Petty trading by women

The term household covers a wide range of residential forms, groupings of people and functions, making a universal definition of household difficult. A common definition is a group of people who pool their resources together to achieve a common goal (Robertson, 1984). Households may involve close family, wider kin networks and can include unrelated co-residents such as lodgers (Okoro et. al., 2020). According to Roberts (1991), the concept of family embodies a more complex set of relationships and normative assumptions when compared to households. Economists have tended to focus on the micro economics of households, looking at the bargaining power of their different members (Evans, 1993; Folbre, 1988; Kabeer 1994; Sen, 1990). The bargaining power of men and women in households is shaped by their actual and perceived breakdown position (Beall and Kanji, 1999). Thus, Dasgupt (2009) asserted that an increase in women's market wages relaxes the family budgets constraints and thereby increasing the amount of consumption of goods the household can produce. Thus, the unitary model of household decision making



provides a ground for assuming that an increase in women's income opportunities may improve their welfare as well, but does not imply that this will necessarily be the case. Indeed, increased access to employment and income for women does not readily translate into an improved status or bargaining power for women. Instead involvement in economic activity is a necessary condition for the attainment of gender equity in the economic sphere. However, this is in itself not sufficient because not all economic activities are empowering women as additional measures are required to promote gender equity in other sphere such as legal and political aspects (Masika and Joekes, 2009). Moreso, women petty trading leads to improvement in the family care, health, nutrition and housing. This ultimately leads to the wellbeing of household members. According to Mbisso (2011), petty trading ensures sustainable livelihood if the financial compensations realized from it is adequate to cater for the minimum basic needs of the women and their household. When women are involved in petty trading, they are far more likely than men to spend their income on improving their children's future (food, education, healthcare, clothing and housing) (Kristof and Wudunn, 2009). In addition, house expenditure patterns are different in male and female-headed households. Women allocate a larger share of their budget to food than men. A number of studies have documented the fact that women tend to allocate a larger of their own resources for food and other basic needs of their children and family (Kennedy and Peters 1992; Lloyd and Gage-

Brandon 1993; Quisumbing, Brown, Feldstein, Haddad and Pena, 1995; and Handa 1996). Expenditures shares for health, utilities and household goods are significantly higher for female headed households. Women invest more resources for caring for themselves and their children by providing the basic necessities of food and clothing.

2.3 Petty trading perspective

Some business is independently driven, not dominant in its field also not generally influenced by any innovative practice (Carland, et al. 1984). This concept about business is almost related to petty trade. Lewis's theory of economic development with an unlimited supply of labor also suggested that there is a dual economic system in developing countries like the agriculture subsistence sector and urban/ industrial sector. The rural sector is suffering from the problem of overpopulation that's why surplus labor of rural sector migrants towards the urban sector to search for better employment opportunities takes place (Khatiwada, 2021). The finding of different studies shows that when migrated populations do not get better employment opportunities in the urban sector then they engage in petty trade which is possible by limited capital investment, manpower and not influenced by innovative work and with loans from social networks, friends, and family in the absence of formal loan (Cichello, 2005). Thus large numbers of the citizen of cities in developing countries are engaged in street vendors (Khatiwada, 2021). In Ethiopia, the petty trade is

being a major source of income for many people in urban and rural areas. This type of profession provides employment opportunities to a large number of poor and unemployed persons in Jimma town. In the study of getting going the person operates petty trade to search for job opportunities, less capital, and family problems (Khatiwada, 2021). Financial institutions were not providing adequate capital for investment due to lack of guarantee, license requirements, bureaucratic process, and less awareness of petty traders and high-interest rates, etc. (Giref, 2019). With the solution of these above problems related to petty trade, obviously petty traders are beneficial.

3 STUDY AREA MAPPING AND METHODOLOGY

The study area for this research work is the community four within Nsutem community which has a population of about 7000 (2021 population census). Nsutam has a lot of the women engaged in petty trading especially shop operation and selling businesses in their houses. Some also operate their petty trading on table tops while others are hawkers. Most of the operating shops are cited in front of houses or in containers and involved in the selling of goods and services for making profit to advance owners' lives while meeting the needs of individuals who needs goods at a faster rate. Depicted in **Fig. 1** is the map of the study area. Indigenous within the community are also involved in activities such as coconut business, farming, gold

mining and other businesses which is making the community lively and enriching the lives of indigenous and migrants.

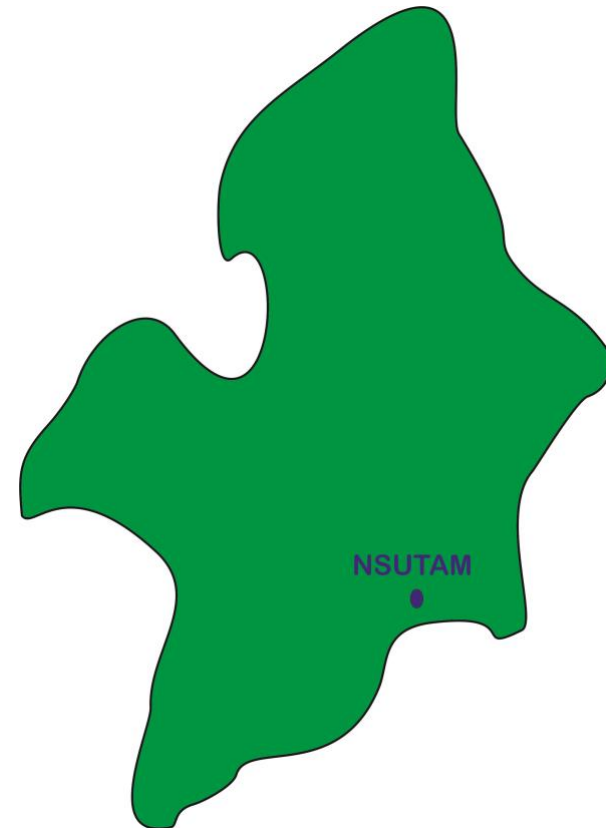


Fig. 1 Map of Fanteakwa depicting the study area.

The method employed in this research work is the Stationed with Questionnaire Interview Approach (SQIA). In this approach, researchers stations themselves in front of Madam

Gyadu’s shop and interviews buyers based on sampled questions to know their views and opinions. Respondents are interviewed of which they shared their in-depth experiences and views they have with buying of goods and services with researchers for better understanding and knowing what is happening in reality towards the communities development in terms of petty trading. **Fig. 2** depicts the methodology employed for the research work at the study area.

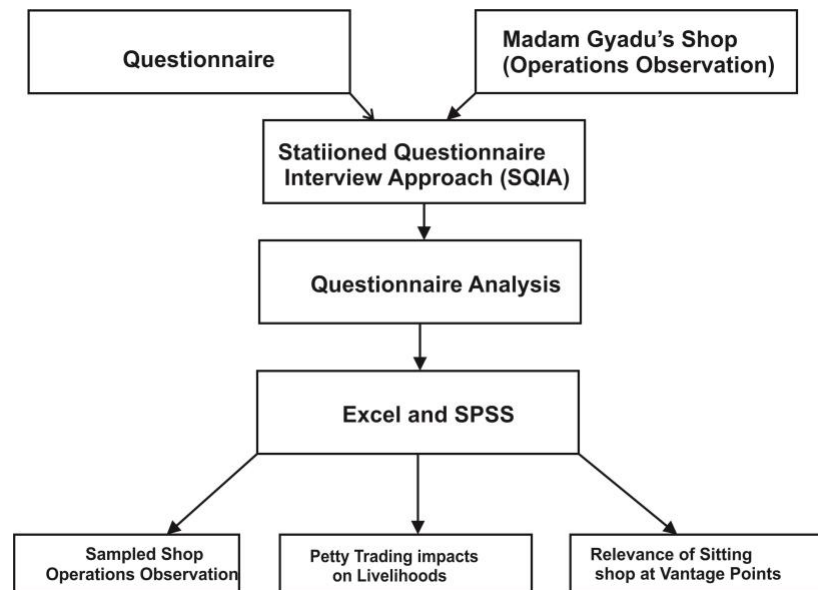


Fig. 2: Methodology employed for the research work.

4 DISCUSSIONS OF RESEARCH FINDINGS

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4.1 Observation of operations of sampled Shop

This research was undertaken in front of Madam Gyadu’s shop at community four within the Nsutam community in the Eastern Region of Ghana. A vantage point in front of the shop was chosen to assess business selling strategy, interaction behavior, dealings and actions in order to meet daily targets, make profits and maintain customers through good customer satisfaction. A sample space of 60 customers was taken and sampled to sort their views and opinions on all kinds of matters related to petty trading and impacts on their wellbeing and on Nsutam community as indicated in **Table 1**. On major observation in petty trading business in communities is that, most of the buyers are children ranging between 4 years to 15 years. This cannot be seen in the western world as such children enter malls and shops in the company of their parents. This is not the case in African petty trading business settings. Observation from Madam Gyadu’s shop gives a clear indication that customers can be obtained, maintained and retained through good customer satisfaction. This is achieved by good oral communication, good feedback and good listening ear. Most people come not really knowing what they are looking for, meanwhile, that particular item is on shelf ready to be sold. It is therefore the responsibility of the shop attendant to be convincing and identify the item for selling. Buying within sub communities within a community depends on item availability and nearness to abode. Almost all people prefer buying from a shop which is near their house because of the



nature of buying. Research gave a clear indication that, most people who buy from petty traders do not buy in bulk. But mostly buys on the bases of immediate need of the item. For instance, items needed for preparing breakfast are bought in the morning whiles items need for lunch are bought in the afternoon and so for supper too. This is not the case of the western world where buying is in bulk for weekly storage, monthly storage or for a given duration. Once the items are finished, then another shopping is done to cover the next desired duration or period.

In sampling 60 respondents, 30 were females comprising 50% and the remaining 50% males as depicted in **Table 2**. The age group sample was above 15 years of age since they have a better understanding of petty trading operations and its impacts on a community. All 60 sampled respondents gave their fair views and opinions about petty trading and its impacts on their personality and towards the development of the Nsutam community in the Eastern Region of Ghana.

Table 1: Type of Gender

N	Valid	60
	Missing	0

Male to female respondent's ratio of 30:30 is unjustifiable as a perfect ratio as numbers was obtained after sampling and

answering of questionnaires. It just gives a clear indication that men are involved with petty trading just like women. It is a Ghanaian custom that, it's the responsibility of women to go to the market for buying and selling business. But this cannot be seen in the case of petty trading business within the community 4 within the Nsutam community as can be seen in **Fig 3**. The Madam Gyadu's shop is medium sizable manageable business sited at very important vantage point within community 4 to serve hundreds of people on daily basis when it comes to purchasing of goods. All kinds of goods, products or items can be obtained in the shop to meet daily needs instead of going to town or travelling outside community 4 or Nsutam community.

Table 2: Type of Gender

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid Female	30	50.0	50.0	50.0
Male	30	50.0	50.0	100.0
Total	60	100.0	100.0	

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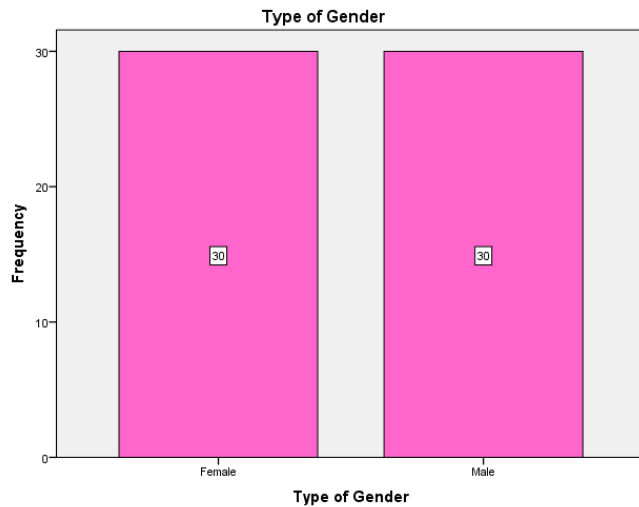


Fig 3: Gender representation of respondents

4.2 Impacts of petty trading on livelihood's

Petty trading status was questioned and answers analyzed to see respondents who are always involved with petty traders. This implies that, researchers investigated a number of people who are always buying from petty traders instead of going to the market or mall on weekly, monthly basis or buying for a given duration. In sampling 60 respondents, the mean value was obtain to be 1.23, median and mode is 1 after analyzing with SPSS software. **Table 3** gives the clear values of the mean, mode and median with number of valid respondents. **Table 4** gives the number of respondents involved with petty traders all

the time and those who don't but seek for their services only during emergencies. 46 respondents representing 76.7% affirmed yes to always buying from petty traders. Some indicated that they mainly rely on petty traders for the needs when it comes to buying of petty items for the homes and kitchens. 14 respondents representing 23.3% affirmed negative to doing business with petty traders but only when it deems so important for a day as can be seen in **Fig 4**.

Table 3: Petty Trading Buying Status

N	Valid	60
	Missing	0
Mean		1.23
Median		1.00
Mode		1

Table 4: Petty Trading Buying Status

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Yes	46	76.7	76.7	76.7
	No	14	23.3	23.3	100.0
Total		60	100.0	100.0	

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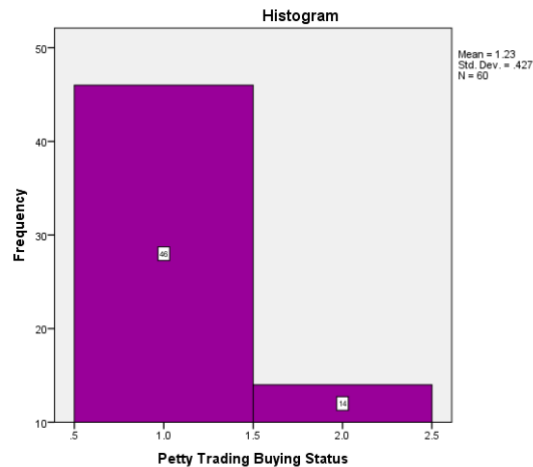


Fig 4: Respondents views on petty trading status

4.3 Impacts petty trading on living standards in the community

The world and the Ghanaian economy revolves around buying and selling. Goods, products and items are moving from place to place and around the world and it's the responsibility of petty traders to make them available in communities for individuals who can't travel far distances to access them. In some cases also, the needed item is too petty to travel to an urban town to buy hence the need of a petty trader. This has resulted in the opening of petty trading businesses at vantage points within a community to help in the movement of goods and services, its usage for the benefit of mankind. This can easily be said of the case of Madam Gyadu's shop at community

4 in Nsutam. This shop is making goods easily accessible, reviving lives and up keeping the community when it comes to delivery of goods and services within the area. In assessing whether petty trading is helping upgrade the standards of the community, 55 respondents indicating 91.7% stated yes. They said petty trading ignites and brings community 4 to light and life as foreign goods unavailable in an area or a town are easily made available by importers and petty traders as depicted in Fig 5. They have the view that, such business brings cohesion and makes areas within a community such as community four lively. Visitors within a community are able to have access to certain goods and services before adapted into a system or community. Such services by petty traders is also a learning grounds for school going children as they learn what is happening within the environment and in the economy. Teacher's base on some of the teaching and learning of materials already know by children to help teaching and learning is schools. Most students who find themselves in such situation becomes appreciative in the classrooms when topics on such teaching and learning materials are used in learning in schools. They are able to base their learning and understanding on real time observation and experience from home and environment as shown in Fig 5. 5 respondents representing 8.3% said no when it comes to whether petty trading is helping raise living standards within the community four area in Nsutam.

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Table 5: Petty Trading helping Standards of Community

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid Yes	55	91.7	91.7	91.7
NO	5	8.3	8.3	100.0
Total	60	100.0	100.0	

Petty Trading helping Standard of Community

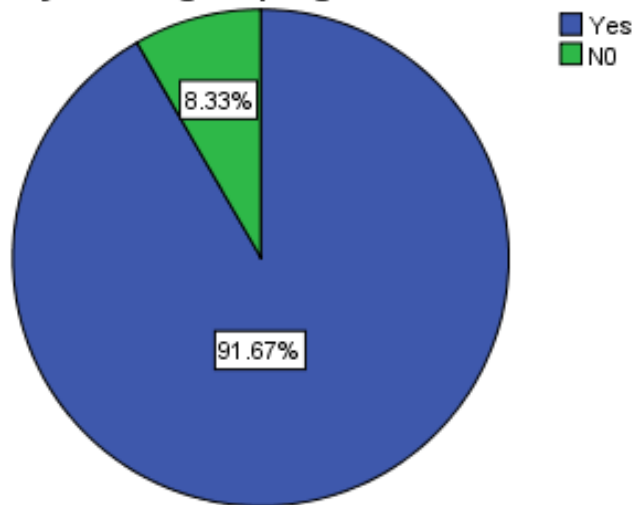


Fig 5: Petty trading helping standards of Community

Impacts of petty trading on the development of Nsutam Community has been drastic both in the direction of petty traders, buyers and the community as whole. Traders involved with petty trading within the community are generating thousands of Ghana cedis for their business, personality and families. Petty traders who are into serious real time business generate monies which keeps the business running, makes profits to build houses , take care of their wards education, settle family problems, pay taxes to help the economy, help others and give to God as Ghanaians are Christian and religious conscious. By this assertion, they are able to give back to the community and help in the growth and development of the community.

Buyers are also benefiting from petty trading as they are the end users of such goods, products and items. They are able to get access to whatever needed goods, products or items need to satisfy their physiological needs for a day or for a given duration. Once they get satisfied in that direction, they engage in all kinds of activities for income for their welfare and benefit of the community. Most of the people living within community 4 or around Madam Gyadu’s shop are gold miners, security personnel’s, government workers or individuals involved in all kinds of businesses and activities. They therefore need easy access to goods and services at any given time in order to get around their daily activities very easily. By these declarations, all these actions are resulting in the development of community 4 within Nsutem community and the development of Ghana.

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4.4 Accessibility to goods and Services impacts by petty trading

Accessibility of goods and services is a very important thing and a key factor to every community or countries development. World resources are distributed globally with a resource or good in a country and non – existing in another country. It is a countries responsibility to discover, harness the resource, refine or process it into a product for internal usage and export to another country for the benefit of others. Ghana and Nsutam community is no exception as products, goods or item in an urban city will not be available in a community if petty traders do not access them. This requires the works of petty traders to travel and buy such goods or items from the urban city for sale within a community. This is the case of Madam Gyadu in community 4 within Nsutam community in the Eastern Region of Ghana. People or individuals find satisfaction when they are able to get or access whatever goods, items or products they are looking for within a given shop. 60 respondents gave their personal views on the impacts of petty trading on their personality within community 4 of Nsutam community. 4 respondents representing 6.7% indicated that accessibility to goods and services within the community is very poor as they don't get what they need whenever they visit such shops within the community. Satisfactory was 3 representing 5% while good is 24 respondents representing 40% of the total 60 people sampled. The good category says they are able to access any goods, products or items needed by the homes from any given

shop at time t (any point in time). They therefore do not have problem with accessibility to goods and services. 2 respondents signifying 3.3% said accessibility to such goods and services is excellent and bringing growth and development to the community as depicted in **Table 6** and **Fig 6**.

Table 6: Petty Trading Impacts on Personality

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid Poor	4	6.7	6.7	6.7
Satisfactory	3	5.0	5.0	11.7
Good	24	40.0	40.0	51.7
Very Good	27	45.0	45.0	96.7
Excellent	2	3.3	3.3	100.0
Total	60	100.0	100.0	

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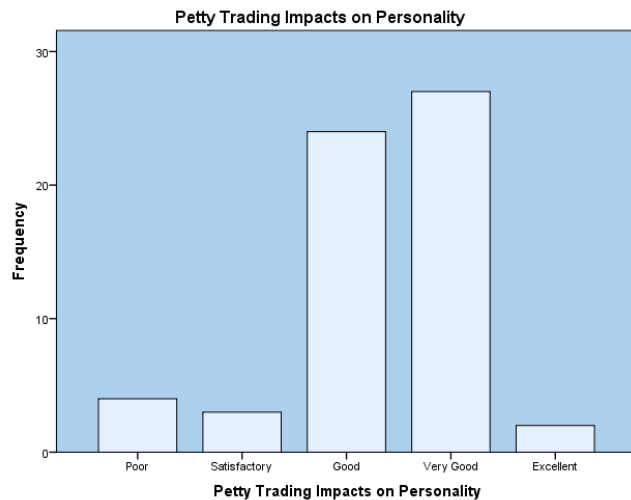


Fig 6: Impacts of petty trading on people's personality

5 CONCLUSION

Collaborative business holds the world and communities together in unity and countries will continue to do business with other countries and so will communities continue to do business with urban cities and communities. Goods, products and items will continue to move from one country to another and from one community to another. Middle income country like Ghana isn't up there like a 1st class country like USA, Britain, Germany, China, Dubai etc where citizens buy in bulk on weekly or monthly basis or for a given duration in malls. Citizens within communities in

Ghana will sort to petty traders for goods and services hence the requirements to have petty traders for personal growth and the development of the community. This is the case of community 4 in the Nsutam community in the Eastern Region of Ghana. Research finding has shown that petty trading has resulted in the development of community four as petty traders are making wealth for themselves and their families. Individuals are also able to get easy access to goods and services resulting in the developments of the community instead of travelling distances or to different towns and cities. 40% of the 60 respondents think petty trading impacts on personality is good as they easily get access to goods, products and items needed by the home and families. Petty trading is contributing to the welfare and development of individuals and communities in Ghana. Therefore, there is need for training of such traders by able organization's to sharpen their skills when it comes to customer services, management of finances, balancing of finances in order to make profit for themselves and pay taxes for the development of their communities and Ghana.

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I am grateful to the Almighty God for another great work. I acknowledge the good works of Madam Gyadu in community 4 towards the development of Nsutam



community and for Ghana. I say God bless you. This is another great height attained by the Danquah and Darko family and therefore grateful to God. Thanks to my wife Mrs. Rita Darko Danquah for the encouragement, support and help in making this paper a success. God bless community 4 members and all those who contributed to this great work. God bless you all.

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