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INFORMAL TRANSPORT WORKERS IN ACCRA

Livelihoods, Organisation and Issues



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FOREWORD

This report provides a case study of the economy and operations of trotros, okada and taxis: Accra's informal public transport industry. It is intended as a contribution to policy discussion among stakeholders concerned with the reform and formalisation of urban public transport, including trade unions representing the transport workforce, the transport research and consultancy community, local and national transport authorities, and related international agencies.

It is based on field research originally undertaken by the Global Labour Institute in March to July 2021 as part of a study of public transport operations and performance and transition to scheduled services in Accra, commissioned from GLI by TRANSITEC, a Swiss-based independent international engineering consultancy firm.

The research attempted to analyse the paratransit industry from a socio-economic perspective to support the Ghana Urban Mobility and Accessibility Project (GUMAP), concerned with public transport reform and streamlining of the highly fragmented paratransit sector. The research was designed to support a constructive engagement with stakeholders.

The GUMAP project strengthens the capacities of the municipalities within the Greater Accra Metropolitan Area (GAMA) and of the Greater Accra Public Transport Executive (GAPTE) to enhance mobility and accessibility in GAMA. The project builds upon initiatives previously promoted by the World Bank (WB) and the French Development Agency (AFD) and is financially supported by the Swiss federal government (SECO).

The approach and methodology draw extensively from previous GLI research projects commissioned by the International Transport Workers Federation (ITF) which attempted to analyse the potential impact of Bus Rapid Transit (BRT) on the paratransit workforce in Kampala, Dakar and Nairobi,

These studies developed an innovative method of participatory research, working closely with the relevant workers' associations and trade unions to build a 'bottom-up' understanding of the complexities of the organic micro-economy of paratransit in both cities. In each case, the primary objective was to assist and encourage informal economy workers' representatives to constructively engage in the BRT planning process and identify policies and initiatives towards the formalisation of employment in the paratransit industry.

This methodology includes the active participation of key trade unions representing workers in the urban transport industry. In Accra, this included the Ghana Private Road Transport Union (GPRTU), the Progressive Transport

Owners Association (PROTOA) and the Ghana Road Transport Coordinating Council (GRTCC), who participated in the preparation, design, data collection and validation of the findings.

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The GLI is indebted to the support the International Transportworkers' Federation (ITF) with whom we have a long and productive partnership. For information on the ITF's Our Public Transport campaign, visit <https://www.itfglobal.org/en/sector/urban-transport>.



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GLOSSARY

Abbreviations

AMA	Accra Metropolitan Assembly
AMPTOCC	Ashaiman Municipal Private Transport Coordinating Council
BRT	Bus Rapid Transit
DVLA	Driver and Vehicle Licensing Authority
EPFL	Swiss Federal Institute of Technology Lausanne
GAMA	Greater Accra Metropolitan Area
GAPTE	Greater Accra Public Transport Executive
GLI	Global Labour Institute
GUMAP	Ghana Urban Mobility and Accessibility Project
GPRTU	Ghana Private Road Transport Union
GRTCC	Ghana Road Transport Coordinating Council
GSS	Ghana Statistical Service
GTPCWU	General Transport, Petroleum and Chemical Workers Union
ILO	International Labour Organisation
KNUST	Kwame Nkrumah University of Science and Technology
MMDAs	Metropolitan, Municipal and District Assemblies
ODA	Organisation Development Africa
PROTOA	Progressive Transport Owners Association
SACCO	Savings and Credit Cooperative Organisation
SECO	State Secretariat for Economic Affairs
WIEGO	Women in Informal Employment: Globalizing and Organizing

Terms

<i>Abayee</i>	See <i>City Guards</i> (in Ga, "They are coming")
<i>Assembly fee</i>	Fee paid daily to an MMDA by drivers to enter a gazetted terminal
<i>Assembly licence</i>	Fee paid to MMDA for permit to drive a vehicle
<i>Ayololo</i>	A 'lite' version of BRT in Accra
<i>Board fee</i>	See <i>booking fee</i>
<i>Boardman</i>	Trotro station official responsible for determining the order of departures
<i>Booking fee</i>	Fee paid by drivers to cover station services, each time a vehicle is registered on the <i>loading board</i>
<i>Bookman</i>	See <i>Boardman</i>
<i>Branch</i>	The union structure or loading/ destination point at trotro terminal or station (this is loosely defined)
<i>Chairman</i>	The designated official responsible for a trotro or okada station
<i>City Guards</i>	Traffic police/guards of an MMDA
<i>Commercial licence</i>	Fee to operate a commercial vehicle, paid to an MMDA
<i>Daily sell</i>	Daily or weekly 'target' payment from trotro driver to vehicle owner
<i>Driver's Permit</i>	See assembly licence
<i>DVLA Sticker</i>	Vehicle inspection certificate. See roadworthy
<i>Floaters</i>	Ununionized drivers operating in ungazetted areas along streets adjacent to the terminals
<i>Guard (station)</i>	General terminal personnel recruited by unions (see also Taskforce)
<i>Loading board</i>	Blackboard used to organise the order of departure of vehicles from a station
<i>Loading boys</i>	Station workers who assist passengers/load luggage
<i>Lorry park</i>	Location concentrating the points of origin or destination of multiple Trotro routes (see also "terminal" and "station")
<i>Mate</i>	The trotro driver's assistant/conductor
<i>MoMo</i>	MTN Mobile Money service in Ghana
<i>Okada</i>	Motorcycle taxis
<i>Protocol</i>	Weekly union payments to City Guards to protect members from harassment
<i>Registered/ unregistered</i>	Registered drivers are unionised drivers
<i>Relief mate</i>	A second mate who alternates with a trotro driver's mate
<i>Relief driver</i>	Spare trotro driver
<i>Rider (okada)</i>	Driver of the motorcycle taxi (as opposed to passenger)
<i>Roadworthy</i>	Fee paid to DVLA for vehicle inspection certificate

<i>Sales</i>	Daily/weekly 'target' paid by trotro drivers to vehicle owners
<i>Seize</i>	Daily or weekly 'target' payment from okada rider to motorcycle owner
<i>Stage welfare</i>	Contribution to okada riders' welfare fund (social protection)
<i>Station</i>	Main point of origin or destination for trotro/taxi/okada services, where most passengers board/alight vehicles
<i>Station gate fee</i>	Fee paid to union for registration on the loading board
<i>Station Master</i>	The (union designated?) official responsible for operations at a trotro station
<i>Susu</i>	Informal credit/savings group
<i>Taskforce</i>	See 'Guard'
<i>Terminal</i>	Terminal is typically a location concentrating the points of origin or destination of multiple trotro routes (see also "lorry park" and "station")
<i>Trotro</i>	Informal bus or minibus services
<i>Vulcanisers</i>	Tyre-menders
<i>Work and Pay</i>	A form of hire-purchase arrangement with vehicle seller, often at very high interest rates

SUMMARY

The findings in this report are based on an innovative method of participatory research, working closely with the relevant workers' associations and trade unions to build a 'bottom-up' understanding of the complexities of the organic micro-economy of paratransit in both cities. In each case, the primary objective was to assist and encourage informal economy workers' representatives to constructively engage in the Bus Rapid Transit planning process and identify policies and initiatives towards the formalisation of employment in the paratransit industry.

The research included questionnaire interviews with 242 workers including trotro crews, taxi drivers, okada riders, station/branch workers and service workers; five focus-group discussions; twenty in-depth interviews with drivers, riders and owners, and a range of stakeholder interviews.

The main conclusions include the following:

Workforce characteristics

The questionnaire survey captured key demographic information.

The paratransit industry is dominated by men, although more women are to be found in the paratransit services sector (22%), and there appears to be a substantial number of women working as okada riders (14%). Contrary to the widely held view that the informal transport workforce is predominately young, more than 93% of respondents were 25 years or older, and the age distribution of workers in Accra is broadly in line with the age distribution of the Ghanaian population as a whole, with the exception of workers in their 40s, who are over-represented. The large majority of the workforce interviewed (97%) live within the Greater Accra area, although 82% were internal migrants, having been originally from elsewhere in Ghana, and the majority (56%) had moved to Accra within the last 20 years.

The level of education among the workforce varies considerably. Okada riders and service workers tended to have the highest levels of education. The trotro industry had the highest level of respondents with no formal education and the lowest level of senior high school finishers. Very few respondents (less than 14%) reported that they had received any other forms of training, and none reported having received training as drivers or riders.

Paratransit workers stay in the industry for a long time. 73% of those surveyed have worked in the transport industry for more than five years, and 55% for more than ten years, although there is considerable variation in the duration of employment for workers between transport modes. 72% of respondents reported working in their current job for more than five years.

The informal transport industry involves exceptionally long working hours – especially for vehicle crews and okada riders. Overall, the majority of the workforce surveyed work more than ten hours per day, including 25% working more

than 15 hours per day. 90% of workers work six or seven days per week. The long working hours are largely caused by the so-called target system (see below).

Employment relationships

85% of respondents have no written agreement with someone who pays them to perform their job. The written agreements that do exist are mostly terms for loans - monthly repayments or 'work and pay' arrangements. Among those who are employed, the majority are paid by vehicle owners or other unspecified "masters". Most of those who are self-employed are dependent on passengers for their income, but a sizeable minority depend on drivers.

60% of workers pay other workers within the informal transport economy, including drivers' mates, union officials, other station workers, apprentices and porters. Combining 'payers' and 'payees' suggests a complex set of informal employment relationships within the informal transport economy, in which workers are dependent on a network of micro-transactions. The difference between employed and self-employed status is frequently difficult to define. A target-based driver or rider, for example, may define himself or herself as self-employed, whereas in reality they are informal employed by the vehicle owner – a form of economic or disguised employment.

Operating costs and revenue

In-depth interviews were conducted with trotro drivers, taxi drivers and okada riders employed on daily sales (target) arrangements, self-employed owners of single vehicles, and small fleet owners to gain a more detailed understanding of livelihoods – gross income, business expenditure and net income.

There are a number of key factors that determine operating costs and revenue and can cause large differences from one driver/rider and another. These include:

- Whether the driver is operating on the target system or is the owner of the vehicle. 29% of trotro drivers, taxi drivers or okada riders reported that they owned their own vehicle, implying that the majority of drivers/riders operate on a daily sell (target) basis, where drivers / okada riders have to pay a set daily fee to vehicle / motorcycle owners in addition to other costs (fuel etc) before earning their own money. Nearly all owners (95%) own only one vehicle.
- The length, popularity and level of congestion on the route covered, the number of round trips possible in a day, the cost of fuel and the fare.
- The age of the vehicle, and its likely impact on maintenance costs, fuel consumption and vulnerability to police harassment and extortion.
- The weather, political or public events and festivals etc, which affect demand and congestion

A further significant factor is the level and cost of debt. Many vehicle owners, including trotro owner-drivers, taxi drivers and okada riders, are trapped in a cycle of debt. Very high

interest rates reduce the owner's capacity to accumulate savings towards the purchase of a replacement vehicle when the old one's operational life expires (recapitalisation), and the owner is forced to again borrow, repeating the cycle.

These loans include work and pay – an increasingly common form of hire-purchase or repayment arrangement, normally with former owners. These can be super-exploitative with very high rates of interest, and aggressively marketed by businessmen's agents working in the terminals and stations.

Key issues facing the workforce

Key issues identified by those in the **trotro industry** include

- Police harassment
- Traffic congestion / private cars
- Impact of Covid on passenger and customer numbers
- Price rises for fuel without rises in fares
- Cost and quality of spare parts and tools
- Floaters (vehicles operating outside the terminals)
- Lack of respect by passengers
- Bad condition of the roads, faulty traffic lights and poor street lighting
- Lack of opportunities for training and apprenticeships, particularly for women
- Lack of secure access to affordable land as workplaces for services

Additional major issues identified by **women in the trotro industry** include discrimination on the basis of language and tribal origin, a lack of respect towards trotro crews, sexual harassment by the drivers and bus conductors, overloading of vehicles, speeding and high numbers of accidents, poor street lighting at night, and unlicensed and untrained drivers. The impact of long working hours on responsibilities for care responsibilities at home, causing major problems and seriously affecting child upbringing.

Key issues identified by those in the **taxi industry** include:

- Police harassment and corruption
- Price rises in fuel without fare increases
- Traffic congestion and private cars
- Poor condition of roads
- Negative impact of Covid on passenger numbers
- High cost of car insurance
- Excessive charges associated with operation

Key issues identified by those in the **okada industry** include:

- Police harassment and corruption
- Illegality of the okada industry
- Lack of respect from trotro drivers, taxi drivers and passengers
- High occurrence of accidents
- Poor condition of roads
- High cost of spare parts

Attitudes towards transition to formal services

It is clear that the majority of workers interviewed found it very difficult to envisage a public transport system that

operated under a different business model to the familiar cash-based fill-and-run operations run on a target system with many vehicle owners competing for business.

None of the focus group participants had heard of scheduled services and many found it difficult to comprehend. Trotro workers expressed a widespread fear that it would lead to a decline in work and income. There were also fears that scheduled services would simply benefit the 'floaters' operating outside the stations, and that driving without a full load of passengers would waste expensive fuel.

Women workers are more positive, believing that the system could be good if it is well implemented and trotros use the stations to load, which will help the livelihoods of station and service workers.

There is considerable resistance to proposals for trotro operational management reform. Union leaders had a negative experience of the attempted introduction of BRT and the Aayololo service and distrust the government's capacity to manage it. Many drivers believe that the reorganisation of trotros into operating companies would discriminate against them, and will only employ people they already know, people with formal qualifications or restrict jobs to their family members. Station and service workers are concerned that the company will employ their own staff to maintain and service vehicles, leaving them without work, or exclude them by demanding qualifications.

Drivers and drivers' mates are overwhelmingly opposed to the idea of going cashless. Drivers are particularly worried about the ability of passengers to use the system to defraud them and concerned about the jobs for their mates. Many fear that they lack knowledge about the technology, that the system will not work or delay payments, although it assumes that cashless payments will be based on MoMo (MTN Mobile Money). There are also worries that they will not have the necessary cash to cover essential expenses, such as police bribes and repairs.

Taxi drivers are more inclined to be positive with a slim majority in favour of going cashless, particularly as a means of reducing the spread of Covid. Others think that it could reduce friction between drivers and passengers, make payments easier, and reduce crime and corruption.

Okada riders are also more positive, particularly in reducing the spread of disease, reducing crime and making payment easier, although there are still fears of fraud. Service and station workers are universally opposed, for many of the same reasons cited above.

As might be expected, okada riders are strongly in favour of okada legalisation, primarily to stop the widespread police harassment. Legalisation is thought to also boost their livelihoods, with passengers feeling more comfortable to request rides,

Most workers recognise the need to modernise fleets and replace old polluting vehicles, and – as to be expected – believe that the government should pay for new vehicles or

recompense owners for scrapping the old ones. Those opposed believe that rather scrapping the old vehicles, the government should help owners repair or upgrade their current vehicles with new engines. Some service workers, particularly mechanics, fear that new vehicles will reduce demand for their services.

Transition to formal passenger transport – workforce proposals

The questionnaire survey and focus group discussions asked workers for immediate practical ideas for improvements that they would propose to the authorities, firstly concerning **improvements to their working conditions**, and **improvements to the passenger transport system as a whole**.

Overall, there are calls for the **government to work with the union** to reorganise the system.

Police harassment is the most common complaint across the entire public transport industry, referred to in numerous interviews with people working in trotros, okadas, taxis and service industries. Some called for the military to take over some of the police duties. Others demanded that police be retrained to respect the rights of the workers and passengers, or that their working conditions and pay to be improved to reduce the dependence on bribes.

Union leaders propose to develop regular consultations with the police to address the issues and recognise that the union needs legal assistance when representing members facing harassment.

“Floaters”. Workers call for a police crackdown on floaters, and to bring all floaters to within terminals and into registered union membership. Some respondents noted that some of the floaters use vehicles owned by army and police officers, which protect the drivers from police action and prevent their arrest and prosecution.

More bus stops and improved terminals. Many respondents demand more bus stops and more, better, terminals, partly to improve working conditions, but also to provide space for the integration and regulation of floaters,

Spare parts. Many workers demand that the government takes action to provide access to good quality and affordable spare parts and tools, and more specifically to improve the availability and cost of imports into Ghana. There are particularly demands to stop the imports of inferior tyres. The lack of reliable spare parts and tools undermines the roadworthiness of vehicles and is a significant contributor to poor maintenance and road safety.

Mechanics and other service workers call for help to have access to **secure affordable land** from which they can operate.

Access to finance. Several proposals are for government assistance in gaining access to affordable finance, whether to purchase new vehicles, become a vehicle owner or invest in their business.

Rises in **fuel prices** without a corresponding rise in fares is a major source of complaint, and many believe that decisions on fares should not be left to the government alone but taken in consultation with the unions”just as it used to be in the past”.

The union leaders are concerned with the number of **accidents** and noted that the National Road Safety Commission work only in festive seasons like Christmas and Easter, but they should share information throughout the year.

The problem of peak-time **congestion** could immediately be eased if the government provided buses for their workers, rather than them use private cars. Some drivers suggest that the trotro fleet divided into two in a shift system to reduce congestion. Taxi drivers are disturbed by the number of people using their private cars for Uber, creating too much traffic during peak hours.

INTRODUCTION

Accra's passenger transport system is dominated by a large paratransit industry, primarily informally operated buses and minibuses ("trotros") and motorcycle taxis ("okada") and taxis. In common with most major African cities, Accra's streets are highly congested. The paratransit industry has also become notorious for inefficiency, violent criminality, pollution and corruption.

On the other hand, it offers cheap transport essential for the more than four million commuters and is highly flexible and responsive. It also informally employs hundreds of thousands of people in a city where earnings are poor and where employment is scarce.

The transformation of Accra's informal public transport into a more efficient, less congested and more environmentally sustainable system is a critical issue for national and local government in Ghana.

This report attempts to analyse the paratransit industry in the Greater Accra Metropolitan Area (GAMA) from a socio-economic perspective. The main objective is to support a public transport reform and streamlining of the highly fragmented paratransit sector. The findings, analyses and recommendations are meant to support a constructive engagement with stakeholders

The approach and methodology draw extensively from previous research projects which attempted to analyse the potential impact of bus rapid transit (BRT) on the paratransit workforce in Kampala (Spooner, D et al. 2020), Dakar (Sakho et al. 2020a) and Nairobi (Spooner and Manga 2019)

These studies developed an innovative method of participatory research, working closely with the relevant workers' associations and trade unions to build a 'bottom-up' understanding of the complexities of the organic micro-economy of paratransit in both cities. In each case, the primary objective was to assist and encourage informal economy workers' representatives to constructively engage in the BRT planning process and identify policies and initiatives towards the formalisation of employment in the paratransit industry.

Sources: unless indicated to the contrary, all data is drawn from the questionnaire survey, focus group discussions, field research and in-depth interviews undertaken by the GLI research team in March-April 2021.

Currency. Unless stated to the contrary, all figures are in Ghanaian Cedis. Exchange rates as of 30 March 2021 were 1 USD = GH¢ 5.7; 1 EUR = GH¢ 6.8.

METHODOLOGY

This study relied on the collection, analysis and integration of both quantitative and qualitative data from the three main sub-sections of Accra's passenger transport system: the trotro industry, okadas, and taxis. Quantitative data mainly consisted of field surveys with additional information obtained through desk research. Qualitative data was gathered through focus group discussions, in-depth interviews, interviews with stakeholders and field observations. A mixed research approach was intended to help researchers gain in-depth understanding of issues under focus and ensure validity of data by corroboration through triangulation (i.e., the use of several means in terms of methods, data sources and researchers while examining the same phenomenon). This was the most appropriate approach given that much of the kind of information which the study needed to achieve its overall objective could not be gathered authoritatively by relying on a single data source. The entire research process was well-documented to ensure reliability.

The study was undertaken through five participatory research methods, overseen by the GLI field research team, comprising John Mark Mwanika, Dr Owusu Boampong and Lydia Baotang-Pobee:

- Questionnaire survey
- Focus group discussions
- In-depth interviews
- Interviews with stakeholders

Overall, key stakeholders (members and representatives of Ghana Private Road Transport Union (GPRTU), the Progressive Transport Owners Association (PROTOA) and the Ghana Road Transport Coordinating Council (GRTCC)) participated in the preparation of the instruments, data collection and validation of the findings. As studies show, participatory approaches in research enhance learning and capacity building by providing an opportunity to acquire new knowledge, skills, and experiences.

This approach provided the principal investigators a chance to blend their previous experience in Nairobi, Kampala and Dakar with practical experiences of informal transport workers and other stakeholders in Accra leading to a robust conceptual and methodological grounding of the Accra study.

Inception meetings

The study was officially launched at a meeting on March 22nd, 2021, held at the Ministry of Local Government, Decentralisation and Rural Development and was attended by representatives from GAPTE, the Department of Transport and members of the Transitec consortium, including the GLI field research team. Key outcomes of the meeting included the commendation of the proposed use of both qualitative and quantitative data collection as well a confirmation that the okada industry should be included in

the study, despite the industry operating illegally, because the data would be very useful for future policy making.

From March 23rd – 26th members of the Transitec consortium also conducted a number of site visits to trotro terminals as well as initial bilateral meetings with key stakeholders, including the GPRTU, PROTOA and the GRTCC. Key outcomes of the site visits and meetings included the confirmation from all parties to participate and actively collaborate in the study as well as the refinement of the study's methodology according to stakeholder feedback.

Identification and recruitment of questionnaire survey team

Meetings were held with leading representatives of GPRTU and PROTOA to introduce and review the purpose and methodology of the project and confirm the active participation of both organisations. It also led to the identification and recruitment of the team of field researchers to conduct the worker questionnaire survey.

Training of survey team and pre-testing of questionnaire



Survey Team Training (5 April 2021)

The survey was preceded by a training programme on 29-30 March held at YWCA for the survey teams, which included:

- introduction to the purpose and methodology of the project
- detailed review of the draft questionnaire and interview methodology, and subsequent amendment
- pilot field testing of draft questionnaire with trotro, taxi and okada workers (17 questionnaires completed)
- subsequent review and amendment of questionnaire in the light of field testing
- discussions and agreement of questionnaire sampling (detailed locations / occupations) and interview methodology
- composition of survey teams and survey timetable.

The survey questionnaire was tested through sample interviews with seventeen workers conducted at Circle, including crew members (registered and unregistered drivers/riders, owner-drivers/riders, spare drivers and mates),

station workers (Station Master, guard, porter, vendor) and service workers (mechanic, tyre mender, spare parts dealer).

As a result of the pilot field testing, some minor changes were introduced to the questionnaire, mostly to clarify terminology.

Questionnaire survey

The survey targeted informal transport workers/vehicle owners in five terminals across GAMA: Kaneshie, Abeka Lapaz, Accra Tema Station, Madina and Ashiaman. The questionnaires covered:

- trotro owners, drivers and mates
- taxi owners and drivers
- okada owners and drivers
- service workers from each industry (mechanics, vulcanisers, spare parts dealers etc.)
- terminal/station workers from each industry (loaders, porters, station masters, guards/taskforce, vendors (food and non-food)



Questionnaire surveyor

The selection of terminals targeted by the survey was made according to the following criteria, as agreed by all members of the Transitec consortium, and in consultation with relevant stakeholders:

Representativeness: the selected terminals fairly covered the Greater Accra Metropolitan Area, different lengths of routes, operator groups (i.e., GPRTU and PROTOA) and included terminals that were considered ‘hotspots’. Routes were defined as short (8-15km) or long (16 – 40km and above) whereas ‘hotspots’ were lorry parks with high passenger throughput and commercial activities.

Practicality: selected terminals were not too dispersed in order to avoid serious logistical challenges to the survey team

Access: terminals were chosen where operators or the union leadership were willing to cooperate with the survey team.

Overall, the survey covered 242 workers across the three transport sub-industries: trotro (141), taxi (60) and okada (41), in line with the questionnaire sampling framework included in the study proposal (see Appendix 1). Two extra workers were surveyed increasing the sample size from the planned 240 to an actual 242 respondents). The survey covered 165 drivers/vehicle crew workers, 42 station workers and 35 service workers.

	Trotro	Taxi	Okada	Total
Sample framework	140	60	40	240
Actual sample	141	60	41	242
Difference	1	0	1	2

The questionnaire surveys were conducted between April 7-15th at the five locations.

Questionnaire Survey Locations	
Date	Location
7-8 April	Kaneshie
9-10 April	Abeka Lapaz
12 April	Accra Tema Station
13 April	Madina
14-15 April	Ashiaman

Focus group discussions

Focus group discussions were held with six groups of workers, including one women-only group (terminal workers) and five groups of okada, trotro and taxi owners and drivers, association/union leaders and trotro service workers. These groups explored issues faced in the trotro industry and proposals for formalisation and improved services (see Focus Group Discussion Guidelines, Appendix 3).

Focus Group Discussions		
Date	Location	Interviewees
08-Apr	Kaneshie Mamprobi Station	Trotro owners, drivers and mates
09-Apr	Circle Taxi Rank	Taxi owners and drivers
13-Apr	Achimota Okada Unit	Okada owners and drivers
14-Apr	Achimota	Service workers (mechanics, spare parts dealers, vulcanisers)
18-Apr	Achimota	Terminal workers (women only)



Okada riders focus group



Trotro crews focus group

In-depth interviews

Twenty in-depth interviews were held with informally employed trotro drivers (2), owner-drivers (3) and fleet owners (3); informally-employed okada riders (2), owner-riders (3) and fleet owners (2); informally-employed taxi drivers (3), owner-drivers (1) and fleet owners (1). These obtained much more detailed illustrative examples of the respective micro-economies of each industry. Interviews were held over the period 29 March – 8 April. (See In-Depth Interview Guidelines, Appendix 4)

Stakeholder interviews

Interviews with major stakeholders were held over the period 29 March - 8 April including:

- Chair and National Secretary of Ghana Private Road Transport Union (GPRTU)
- GPRTU Executive Committees: Tema and Ashiaman
- General Secretary, Ghana Road Transport Coordinating Council (GRTCC)

- General Secretary and National Organiser of General Transport, Petroleum and Chemical Workers Union (GTPCWU)
- SACCO Branch (Circle), PROTOA Executive Committee
- Cooperative National Chairperson
- Women in Informal Employment: Globalizing & Organizing (WIEGO) Focal City Coordinator

A number of informal interviews with workers from all sub-industries also took place as part of the research team's field observation process.

Data management and analysis

Data entry and processing

Data entry entailed assessment of data from the field, recruitment of two data entry clerks with many years of experience with the data entry software (SPSS-Statistical Package for Social Sciences), preparation of data entry, processes and procedures of data entry.

Data processing began with serialisation of received questionnaires with unique identification number followed by coding of the open-ended questions. These processes were supervised by the Survey Supervisor.

Data verification and cleaning

Data cleaning entailed checking of sample point details, dates, missing data, wild codes and linkages across related questions. The first step of checking involved going back and verifying data from the completed questionnaires. Further checks were carried out by running frequencies for each variable and in some instances, like in the cases of linked questions, cross-tabulations among others.

Data analysis

The research team relied on both quantitative and qualitative data analysis techniques. Analysis of quantitative data was done using SPSS. It mainly involved generation of descriptive statistics in the form of percentages, charts, frequency tables and cross-tabulations using valid percentages. The open-ended responses were coded to generate nominal and ordinal data. In addition, the verbatim responses have been captured on a spreadsheet, the quotes from which were used to complement the descriptive statistics. The data have been stored in both analogue and electronic forms.

Data analysis involved the following steps: a) organising data b) developing or identifying categories or pattern matching, and c) explanation building from organised data. The research team ensured attention to detail at each and every stage of the entire process so as to avoid any pitfalls.

a) Organising data.

The immediate task after data collection involved organising the qualitative data in a more manageable (i.e., accessible and retrievable) form; going through field notes several times and very keenly in order to have a clear picture of the raw

data, identifying gaps and taking note of observations such as quotations. This stage also involved identification of temporary constructs for instance taking note of interesting observations such as interesting quotations that have been used in report preparation. Data gathered was organised according to thematic areas and sources.

b) Pattern matching

The next stage involved going through the data with keenness in order to identify emerging patterns and themes. The objective was to group emerging patterns and themes into categories which correspond to key issues under investigation.

c) Explanation building

The explanation approach to the qualitative data analysis was used to search for trends in the data to explain the issues under study. It mainly involved organising data, generation of categories, themes and patterns. The overall aim was to establish the extent to which available data provided binding explanations as far as central issues under investigation are concerned.

Research limitations, field challenges and mitigation measures

a) Lack of sample frame and small sample size

The multiplicity of different research methods is designed to look at the issue of the informal transport sector from a rounded perspective. This is designed to give the most accurate picture possible within the confines of the study.

The study has limitations so that the results described here should be regarded as reflective of the conditions of a sample of transport workers, rather than a fully complete picture of the industry. Tightly designed sampling is not possible and, at 242, the size of the sample, and an estimated population of 283,700 gives a confidence interval of 6.3 per cent at the 95 per cent confidence level. This means that in 95 of cases the margin of error in statistics will be within plus or minus 6.3 per cent. Notwithstanding these qualifications, we believe that the findings give good insights in the population of informal transport workers in Accra because they bear much similarity to other similar studies conducted by us.

b) COVID-19

The study took place in the context of the global COVID-19 pandemic which posed various challenges to the research process, most notably related to ensuring the safety of both researchers and research participants. The precautions adopted by the GLI research team to ensure the safety of all those involved in the study are outlined below (see Ethical Issues).

COVID-19 had a major impact on passenger numbers and services during the period in which the field research was undertaken, which obviously affected some of the outcomes on workers' livelihoods, health and safety concerns etc.

Nevertheless, it is believed that the results of the study are still valid and useful in understanding Accra's public transport industry.

c) Worker questionnaire survey

While the undertaking of the worker questionnaire survey was broadly successful, with the use of union and co-operative members to conduct surveys generally ensuring good access to research participants, field surveyors reported the following challenges:

Some of the drivers approached by the surveyors were initially reluctant to 'open up' and be interviewed because they said they had participated in a number of such surveys without seeing any benefit.

Okada drivers were reluctant to engage with the questionnaire because they were distrustful of workers from the trotro industry (surveyors were from unions and cooperatives representing the trotro industry). The okada drivers felt that they were not respected by trotro drivers and reported that sometimes trotro drivers deliberately knocked them down in the road.

Surveyors had to constantly adapt to the working patterns of drivers, meaning that the time taken to complete questionnaires was often longer than initially anticipated. For example, in some cases drivers would have to leave the terminal before completing their questionnaire because their bus had filled up. Surveyors then had to wait until the driver returned from their trip before completing the interview. In order to be able to interview 'floating drivers' who are not tied to a particular terminal and are constantly on the move, surveyors had to join the drivers in their vehicle and conduct the interview while the driver was driving.

While surveyors tried hard to adapt to the working schedules of the research participants, limitations on the time of respondents as well as the day-to-day distractions of the working environment meant that some questionnaires were only partially completed. Gaps in response were particularly pronounced in the open questions 32-38 (see Survey Questionnaire, Appendix 2), given that these questions were the most time-consuming to answer.

Some questionnaire respondents failed to provide reliable financial information, most notably to questions 23-25 of the questionnaire which asked for estimates of drivers' gross and net incomes as well as 'business expenses'. The unreliability of finance-related data may stem from a number of factors including the inadequate framing of the survey questions themselves, sensitivities around certain issues (such as police bribes) as well as a possible widespread lack of financial literacy amongst drivers, an issue further discussed in the section 5.2 Workforce Characteristics – An overview of survey results. In order to mitigate the risk of including inaccurate data in the study, potentially unreliable data from the questionnaires was checked against data provided in in-depth interviews and stakeholder interviews. Outlying data that could not be triangulated in this way was discarded, while average net income values were calculated by

removing outlier values from the data set, using the standard practice of discarding values +/- two standard deviations from the mean, and recalculating an adjusted mean on the basis of the values lying within two standard variations of the original mean.

Ethical issues

Covid-19 precautions

The field research team adopted a set of protocols to minimise the risks of Covid-19, and provided personal protective equipment (PPE) to research team members, interviewees, and focus-group participants, including temperature guns, masks, hand-sanitisers etc. Focus group and interview venues were carefully chosen to ensure social distancing between participants.

Principles of ethical research demanded steps to ensure that researchers and research participants were not exposed to any greater risk through participating in research than they would otherwise be in their daily life under government guidance currently in force.

The following guidelines were adhered to in all focus group discussions. The lead researcher explained the protocol at the beginning of each focus group session. If research participants refused to follow the guidelines (e.g., not wearing a facemask/not observing social distancing) they were not allowed to participate in the research.

The following principles were adhered to during the field research phase:

- Outdoor or well-ventilated location: focus group discussions were held in an outdoor location, or in a well-ventilated, spacious indoor area.
- Social distancing: researchers and focus group participants observed social distancing. All physical contact including handshakes was avoided.
- Face masks: researchers and focus group participants wore a facemask covering both mouth and nose at all times. Facemasks were provided.
- Hand sanitising: researchers and focus group participants sanitised their hands before beginning the discussion. Hand sanitiser was provided.
- Temperature check: Temperature guns were provided to the research team for use with all participants in research activities.
- Declarations: researchers and participants signed a written declaration that they had not experienced Covid-19 symptoms or knowingly been in contact with someone who has displayed Covid-19 symptoms in the last 14 days.
- Contact tracing: the lead researcher provided a contact phone number to all participants and participants provided contact phone numbers to the lead researcher. All participants were informed that if any participant developed Covid-19 symptoms in the 48 hours following the focus group discussion, they must notify the lead researcher. The lead researcher would then contact all

those who attended the focus group and ask them to self-isolate.

THE INFORMAL TRANSPORT WORKFORCE IN ACCRA

Introduction

According to the World Bank, one of the main advantages of the informal public transport sector is its ability to provide jobs in cities with high unemployment:

“The lack of formal employment in the general economy is one of the biggest reasons for growth in informal, unorganized public transport. It is possible to start running a minibus or an okada without any documentation, license or regulation, and with little or no need for any training. Enforcement is weak and the prevailing market conditions allow free entry”

“Driving one of these vehicles provides cash on a daily basis. Ease of entry and quick returns make such operations a popular occupation for many migrating from villages in search of jobs. Over the course of time, thousands join the ranks of drivers or support staff, making them a political force as a substantial percentage of the population depends on the informal transport sector for sustenance. It does not help when enforcement is ineffective or if traffic enforcement officers themselves actually benefit from the activity by providing cover at times in return for cash”.

World Bank 2020

According to the 2015 Labour Force Report, published by the Ghana Statistical Service (GSS), there are 252,215 people over the age of 15 employed in Ghana’s transportation and storage sector, of whom 236,948 are employed within the informal economy, including 224,543 men (98.4%) and 12,405 women (5.2%). 161,705 are in urban areas (Ghana Statistical Service 2016).

According to the Ministry of Transport in 2017, there were 565 Trotro and Taxi entities from various Unions registered in GAMA MMDAs, comprising 20,935 drivers (Ministry of Transport Ghana. 2017).

The 2015 Labour Force Report estimated that nationally 70% of informal transport ‘entrepreneurs’ are aged between 20 and 39, with 23.9% aged between 30-34. On average, transport workers (including both formally and informally employed) were reported to work 45.4 hours per week, although men worked considerably longer hours (46.1) than women (31.4), most likely due to the unpaid caring responsibilities women undertake alongside paid work. Average earnings for all transport workers were calculated to be GH¢760.61 (USD 132 per month). Women in the sector

were reported to be earning GH¢782.15, compared to men earning GH¢759.00.

These overall reported numbers of people employed in the industry are certainly an under-estimate. It is not immediately obvious how employment in the “transportation and storage sector” is defined, but it is unlikely to capture all those who depend on the transport industry for their livelihoods, particularly those in a servicing role, and especially women.

The figures are also highly unlikely to include those employed in the okada industry, given their illegal status. Estimates from other metropolitan areas in Sub-Saharan Africa with motorcycle taxi services suggest very large numbers of people are employed. According to the Kampala Capital City Authority, for example, there are more than 200,000 motorcycle taxis (“boda-boda”) operating in Greater Kampala (Spooner et al. 2020), a city with a similar sized population to that of Accra.

Impact of Covid-19

The Covid-19 pandemic had a devastating impact on many millions of informal transport workers throughout the world. In many countries, public transport was effectively shut down, and workers were left with little or no income. The ILO estimated that the first month of the crisis resulted in a 60% decline in the earnings of informal workers globally. In Africa and Latin America, where the economic impact of lockdown and containment measures was particularly acute, the ILO estimated an 81% decline in earnings (ILO 2020).

In countries where transport services had resumed, vehicle crews were particularly exposed to infection due to the public facing nature of their work. Such risks are often compounded by inadequate health and safety standards and limited access to personal protective equipment (PPE). The majority of informal transport workers did not have access to income protection schemes, so they are left with the impossible dilemma of working in dangerous conditions or losing their incomes entirely.

In June 2020, the World Bank noted that Ghanaian “... transport workers, drivers and conductors of trotros were particularly vulnerable groups in the context of COVID-19, and did not have access to social safety nets or health coverage” (World Bank 2020).

The Covid-19 crisis shone a light on the extreme vulnerability and precariousness of workers in the informal economy and the huge numbers of people dependant on informal work for their livelihoods. It has also compounded existing patterns of exploitation and exacerbated existing economic and gender inequalities.

“The Covid-19 crisis has once again laid bare the vulnerabilities of the millions who earn a livelihood in the informal economy, and serves as a reminder of the crucial need to make the transition from the informal to the formal economy a priority area in national policies”

ILO 2020

Workforce characteristics – Overview of survey results

Survey results provide an overall picture of some of the characteristics of the whole paratransit workforce, although a more detailed breakdown is provided in the sections below, including trotro, taxi, okada and service workers.

Gender

Overall, only 6.7% of the transport workforce surveyed, including vehicle crews, station workers and service workers, were women, confirming the male domination of the informal transport industry. The 6.7% female composition of the transport labour force found by this study is broadly in line with the figure of 5.2% female composition of the 'transportation and storage sector' more generally, given by the Ghana 2015 labour force survey (Ghana Statistical Service 2016).

The highest proportion of women workers was found in the transport services sector (22%), followed by the okada industry (14% of riders) and station workers (7%). Only 1% of trotro crew members surveyed were female and none of the taxi drivers. The comparatively high proportion of women working as okada riders (i.e. drivers) is a significant finding given that in the trotro and taxi industries, the occupation of driver is almost exclusively male. This suggests that female drivers face fewer barriers to entry in okada industry as compared to the more traditional trotro and taxi industries. As will be discussed further in Section 8: The Okada industry, women are not only better represented as riders in the okada industry, but are also more likely to own their vehicles, than their male equivalents.

Gender	Trotro crew		Taxi drivers		Okada drivers		Station workers		Service workers		Transport workforce	
	Freq.	%	Freq.	%	Freq.	%	Freq.	%	Freq.	%	Freq.	%
Female	1	1%	0%	0%	5	14%	3	7%	7	22%	16	6.7%
Male	93	99%	35%	100%	31	86%	39	93%	25	78%	223	93.3%
Total	94	100%	35%	100%	36	100%	42	100%	32	100%	239	100.0%

Table 1: Transport workforce - Gender distribution

Age

Contrary to the widely held view that the informal transport workforce is predominately young, the majority of transport workers surveyed were over 40 (53%), with only 7% under the age of 24. 25% of transport workers were found to be between the ages of 25-39 and 10% were over the age of 60.

However, there was considerable variation between the age profiles of workers in

different industries. Okada riders had the youngest age profile of those surveyed (19% under the age of 25, 64% under the age of 40 and only 3% over the age of 60), while taxi drivers had the oldest age profile (only 3% under the age of 25, 29% under the age of 40 and 15% over the age of 60).

Age	Trotro crew		Taxi drivers		Okada Riders		Station workers		Service workers		Transport workforce	
	Freq.	%	Freq.	%	Freq.	%	Freq.	%	Freq.	%	Freq.	%
<18	1	1%	0	0%	1	3%	0	0%	0	0%	2	1%
18-24	7	8%	1	3%	6	17%	0	0%	0	0%	14	6%
25 - 39	38	42%	9	26%	16	44%	16	39%	15	45%	94	40%
>40	28	31%	12	35%	10	28%	12	29%	11	33%	73	31%
>50	9	10%	7	21%	2	6%	7	17%	3	9%	28	12%
>60	7	8%	5	15%	1	3%	6	15%	4	12%	23	10%
Total	90	100%	34	100%	36	100%	41	100%	33	100%	234	100%

Table 2: Transport workforce – Age distribution

Residence and origins

The large majority of the workforce interviewed (97%) live within the Greater Accra area, although **82% were internal migrants, originally from elsewhere in Ghana**, and the majority (56%) had moved to Accra within the last 20 years.

	Trotro crew		Taxi drivers		Okada riders		Station workers		Service workers		Transport workforce	
Origin	Freq.	%	Freq.	%	Freq.	%	Freq.	%	Freq.	%	Freq.	%
GAMA	25	27%	3	9%	3	9%	4	10%	3	9%	38	16%
Other place in Ghana	68	72%	30	91%	29	88%	36	86%	32	91%	195	82%
Other country	1	1%	0	0%	1	3%	2	5%	0	0%	4	2%
Total	94	100%	33	100%	33	100%	42	100%	35	100%	237	100%

Table 3: Transport workforce – Distribution of origin

Education

Survey respondents were asked to describe their **highest level of education** attained. 78% of transport workers reported completing at least junior high school/middle school, 23% had completed at least senior high school and 5% had completed college. Okada riders and service workers tended to have the highest levels of education with 31% and 29% respectively of respondents having achieved at least a senior high school education. The service work industry had the highest proportion of college graduates of all industries studied (11%). The trotro industry had the highest level of respondents with no formal education (9%) and the lowest level of senior high school finishers across all categories of worker surveyed (17%).

	Trotro crew		Taxi drivers		Okada riders		Station workers		Service workers		Transport workforce	
Education level	Freq.	%	Freq.	%	Freq.	%	Freq.	%	Freq.	%	Freq.	%
Primary	12	13%	5	15%	7	19%	11	27%	2	6%	37	15%
Junior High / Middle School	58	62%	20	59%	15	42%	20	49%	21	60%	134	56%
Senior High School	13	14%	6	18%	10	28%	9	22%	6	17%	44	18%
College	3	3%	2	6%	1	3%	0	0%	4	11%	10	4%
None	8	9%	1	3%	3	8%	1	2%	2	6%	15	6%
Total	94	100%	34	100%	36	100%	41	100%	35	100%	240	100%

Table 4: Transport workforce - Education level distribution

Training

Very few respondents (less than 14%) reported that they had received any other forms of training, and **none reported having received training as drivers or riders**. This is highly significant, suggesting that drivers in Accra learn to drive 'on the job' with no formal training in commercial driving, which may contribute to poor driving standards and higher numbers of accidents. Anecdotal evidence suggests that driver training provision in Ghana is sometimes undertaken by private car drivers, rather than public transport operators, and that driver's licences are granted to drivers without actually testing driving skills.

Comparable surveys among informal transport workers in other sub-Saharan cities suggest much higher levels of driver training. In Nairobi, for example, nearly 50% of the matatu (minibus taxi) industry workforce had received driving instruction (Spooner & Mwanika, 2019), while in Dakar, 61% of the informal passenger transport workforce had completed some form of occupational training (Sakho, et al., 2020).

The training reported by respondents covered a wide variety of other vocational skills, notably carpentry, mechanics, welding and tyre-mending (vulcanising), along with other skills unrelated to the transport industry.

Occupations

The informal transport workforce includes a **wide range of occupations**. The questionnaire survey attempted to capture information and opinion from as many occupations as could be identified, including vehicle crews, station workers and service workers, although priority was given to trotro crew.

The trotro industry appears to have the largest number of associated occupations including both drivers and drivers' mates working onboard vehicles (taxi and okada drivers drive alone) and a **multiplicity of occupations located in trotro terminals**, including porters, loaders and guards (or 'taskforce'). The taxi industry also includes station workers while the okada industry – due to its illegality and consequent lack of designated stations – has less clearly identifiable 'station workers'. All industries studied are reliant on a large transport service industry, including mechanics, vulcanisers and spare parts dealers.

Duration of employment

73% of those surveyed reported having worked in the **transport industry for more than five years**, and 55% reported working in the industry for more than ten years showing that employment in the informal transport industry is generally long term. However, there was considerable variation in the duration of employment for workers between industries. Testament to its relatively recent growth as an industry, the vast majority of okada riders (83%) reported working in the industry for less than 5 years while the majority of taxi drivers (71%) reported working in the industry for more than 15 years.

72% of respondents reported working in their **current job for more than five years**, indicating that employment in the transport industry is both generally long term and characterised by a degree of job stability. Further data collection would be required to ascertain whether such professional status is understood to be a positive feature of the transport industry by its workers (i.e. as a provider of secure and predictable income) or as a (negative) indication of a lack of opportunities for career progression to better and higher status jobs within the industry.

Years of employment in industry	Trotro crew		Taxi drivers		Okada riders		Station workers		Service workers		Transport workforce	
	Freq.	%	Freq.	%	Freq.	%	Freq.	%	Freq.	%	Freq.	%
<5	17	18%	0	0%	25	83%	9	32%	2	13%	53	27%
6-10	23	25%	4	13%	2	7%	3	11%	3	20%	35	18%
11-15	20	22%	5	16%	1	3%	6	21%	4	27%	36	18%
16-20	17	18%	7	23%	1	3%	5	18%	3	20%	33	17%
21-25	2	2%	2	6%	0	0%	0	0%	0	0%	4	2%
26-30	7	8%	6	19%	0	0%	5	18%	2	13%	20	10%
31-35	5	5%	2	6%	1	3%	0	0%	1	7%	9	5%
36-40	0	0%	2	6%	0	0%	0	0%	0	0%	2	1%
>40	1	1%	3	10%	0	0%	0	0%	0	0%	4	2%
Total	92	100%	31	100%	30	97%	28		15	100%	196	100%

Table 5: Transport workforce - years of employment in industry

Working hours

The informal transport industry involves exceptionally **long working hours** – especially for vehicle crews and okada riders (see in depth discussions of the trotro industry and okada riders in sections 6 and 9 respectively). Overall, the majority of the workforce surveyed work more than ten hours per day, including 25% working more than 15 hours per day. 90% of workers work six or seven days per week.

How many hours do you normally work per day?		
Hours	Frequency	Percent
< 7	4	2%
7-8	29	13%
9-10	23	10%

11-12	56	25%
13-14	56	25%
15-16	36	16%
17-18	15	7%
> 18	4	2%
Total	223	100%

Table 1: Transport workforce - hours worked per day

Membership organisations

Nearly half (49%) of the respondents interviewed indicated that they were members of a union, cooperative or association, with organisation membership highest amongst taxi drivers (75%), trotro crew members (53%), and station workers (49%) and lowest amongst service workers (22%) and okada riders (24%).

All of those who were members of an organisation stated they were members of the Ghana Private Road Transport Union (GPRTU), reflecting the GPRTU's management of the trotro and taxi stations surveyed.

While okada organisation membership was found to be low, it is nonetheless noteworthy that 22% of okada riders indicated they were members of an organisation, demonstrating that the industry, **while illegal, is not completely 'unorganised'** as is often assumed.

	Trotro crew		Taxi drivers		Okada drivers		Station workers		Service workers		Transport workforce	
	Freq.	%	Freq.	%	Freq.	%	Freq.	%	Freq.	%	Freq.	%
Organisation membership												
Yes	49	53%	30	75%	8	24%	19	49%	5	22%	111	49%
No	43	47%	10	25%	26	76%	20	51%	18	78%	117	51%
Total	92	100%	40	100%	34	100%	39	100%	23	100%	228	100%

Table 2: Transport workforce – organisation membership

Vehicle ownership

29% of trotro drivers, taxi drivers or okada riders reported that they owned their own vehicle, with taxi drivers having the highest rates of ownership (51%) and **trotro drivers the lowest (12%)**. The high proportion of non-owner drivers implies that the majority of drivers/riders in Accra's transport industry operate on a *daily sales* (target) basis (discussed further in *Section 6: The trotro industry*).

Nearly all vehicle owners (95%) own only one vehicle. Of the drivers/riders who own their vehicles, 34% purchased them through a loan, with the majority of borrowers still repaying their loan. Most loans are from a bank (48%) or from friends or family (44%). Other common loans include **work and pay** – a form of hire-purchase or repayment arrangement, normally with former owners, and often at very high rates of interest.

	Trotro drivers		Taxi drivers		Okada riders		Total transport workforce (drivers)	
	Freq.	%	Freq.	%	Freq.	%	Freq.	%
Ownership								
Yes	9	12%	18	51%	16	46%	43	29%
No	67	88%	17	49%	19	54%	103	71%
Total	76	100%	35	100%	35	100%	146	100%

Table 3: Transport workforce - vehicle ownership

Age of vehicles

The age of most vehicles was reported to be less than 10 years old, although this is unlikely to be an accurate estimate of a vehicle's true age given that **most trotros and taxis are imported second-hand**. It is very difficult to authenticate vehicle age because drivers often do not have access to the formal documentation attached to the vehicle they are driving, which would indicate the vehicle's chassis number. It is reported that some vehicles – particularly those imported from China – may not even have chassis numbers.

Number plates are not reliable indicators of age as they are based on the date they are registered with the DVLA rather than the date of a vehicle's manufacture. Given that the majority of trotros and taxis are imported second hand, there is generally a significant time difference between date of manufacture and date of registration.

Employment relationships

85% of respondents have no written agreement with someone who pays them to perform their job. The written agreements that do exist are mostly terms for loans - monthly repayments or 'work and pay' arrangements.

Respondents were asked to identify who paid them for their particular job if they were employed (formally or informally) by someone else. If they were self-employed, they were asked to identify who are their customers or clients.

Among those who are employed, the majority are paid by vehicle owners or other unspecified "masters".

Most of those who are self-employed are dependent on passengers for their income, but a sizeable minority, particularly conductors, depend on drivers.

Respondents were also asked to identify who they had to pay within their working relationships, which included drivers' mates, union officials, other station workers, apprentices and porters. 40% declared that they did not need to pay anyone.

Combining 'payers' and 'payees' suggests a complex set of informal employment relationships within the informal transport economy, in which workers are dependent on a network of micro-transactions. This was explored in more detail in the in-depth interviews (see below).

Who do you pay (other workers)?		
	Frequency	Percent
No-one	82	40%
Drivers' mates	70	34%
Union (booking fee)	30	15%
Station workers	14	7%
Apprentices	5	2%
Porters	4	2%
Total	205	100%

Table 4: Transport workforce - who do you pay?

Gross and net income

It is exceedingly difficult to gain an accurate picture of gross and net income through questionnaire surveys. **Many workers are not aware of their own accounts**, or they do not separate personal spending (food, school fees, housing etc) from day-to-day necessary work expenses (daily fee, fuel, bribes etc). More generally, in a short street interview there is always the possibility that the respondent does not trust the surveyor sufficiently to give an accurate example of typical income and expenditure.

Hence the inclusion of longer in-depth interviews with a small sample of workers which are designed to analyse income and expenditure in greater depth.

Nevertheless, the questionnaire survey suggests that the **average net daily income** of onboard transport workers (i.e. trotro drivers and mates, taxi drivers and okada riders) is GH¢ 45.71 (USD 8.02), with trotro drivers' mates on average earning the least of all onboard workers (GH¢ 35.50 – USD 6.23) and trotro drivers the most (GH¢ 58.91 – 10.34). These average daily wages are all higher than the 2021 official daily minimum wage in Ghana - GH¢ 12.53 (USD 2.20).

	Trotro drivers	Trotro mates	Taxi drivers	Okada riders	Onboard transport workers (average)	Ghana minimum wage (2021)
Net daily income (adjusted mean ¹) - GH¢ (USD)	GH¢ 58.91 (USD 10.34)	GH¢ 35.50 (USD 6.23)	GH¢ 48.97 (USD 8.59)	GH¢ 39.44 (USD 6.92)	GH¢ 45.71 (USD 8.02)	GH¢ 12.53 (USD 2.20)

Table 10 : Transport workforce – net income

Health and safety

Respondents were asked whether they have had health problems or injuries as a result of work in the transport industry.

Surprisingly, of the 192 who responded, only 12 (6.3%) reported problems. This is in contrast with the survey results from other cities. In Nairobi, more than 30% reported health problems or injuries (Spooner & Mwanika, 2019), and in Dakar, more than 35% (Sakho, et al., 2020). In both cities, many of the health problems were associated with a hazardous working environment, particularly bad air quality. The low response in Accra is mysterious – perhaps problems of misunderstanding with the surveyor, or that Accra has better working environmental conditions and better road safety.

Of the few workers who reported health problems, most were concerned with wrist, other body pains or headaches. When asked what they thought were the causes of health and safety problems, most cited long working hours, tyres in poor condition, and being dazzled by headlights during the night-time.

Main problems faced at work

Respondents were asked to give examples of the main problems they faced in their work. By far the **most commonly identified problem was police harassment**, followed by a lack of passengers due to COVID restrictions, traffic congestion and the cost of fuel. Other common problems identified included the high cost and poor quality of spare parts, poor behaviour by trotro drivers, fuel prices, and the problem of ‘floaters’ – i.e., unregistered public transport vehicle operators.

More detailed disaggregated analysis, along with the results of focus group discussion on these issues, is provided in the sections on the trotro, taxi and okada industries, as well as station and service workers, below.

Main problems faced at work? (all workers)		
	Frequency	Percent
Police harassment	69	27%
Not enough passengers / customers (Covid)	37	14%
Congestion / oversupply of vehicles	34	13%
Cost of fuel	34	13%
Problems with trotro drivers / mates	17	7%
Cost and quality of spare parts / materials / maintenance	15	6%
Floaters / unregistered operators	12	5%
Lack of respect / bad behaviour of passengers	11	4%
Bad roads	11	4%
Low fares	4	2%
Too many taxes	3	1%
High targets demanded by owners	2	1%
Problems with okada riders	2	1%

¹ **average net income** values were calculated by removing outlier values from the data set, using the standard practice of discarding values +/- two standard deviations from the mean, and recalculating an adjusted mean on the basis of the values lying within two standard variations of the original mean.

Customer debt	2	1%
Problems with licensing	2	1%
Lack of planning	1	0%
Bad condition of terminal	1	0%
Total	257	100%

Table 11: Transport workforce - main problems faced at work

THE TROTRO INDUSTRY



Figure 6 – A 'Floating' trotro. Photo credit : GLI

Most public transport in Accra is provided by informally operated buses and minibuses known as "trotros". Trotros are generally owned by individuals but are organized according to route associations. The trotros are regulated by transport unions which brings a certain level of order and stability to the system. Terminals (also known as "lorry parks", or "stations") serve as the nuclei of trotro activities and organization. The ownership and regulation of lorry parks have traditionally been in the hands of Ghana Private Road Transport Union (GPRTU), though in recent times other unions such as Progressive Transport Owners Association (PROTOA), Ghana Cooperative Transport Union (GCTA – "Coop") have come to be active in the trotro industry (see below Section 6.1 : Trotro organisation).

While trotros are legally required to register with a union or association in order to operate, there is a growing presence of 'floaters' – or unregistered trotros which operate outside of the unionised terminal system. Union leaders from the trotro industry claim that there are now more 'floating' trotros operating in Accra than registered ones.

The vehicles are imported second hand, mostly from North America and Europe. The absolute number of trotros in Accra is unknown, although a 2011 World Bank case study on Accra gave an estimate of 6,000 trotros on organised

routes" (World Bank 2011). Assuming that this refers to vehicles registered with one of the unions or associations, it implies a significant, perhaps 50%, underestimate.

The trotros operate on the "fill-and-go" principle as passengers are required to take the first trotro in the queue. The vehicle waits in the queue and only departs when it is full. This is instituted to reduce competition between vehicles and guarantee a minimum revenue for departing vehicles (to cover operating costs). One of the downsides of this system is that waiting time is long for vehicles and passengers during the off-peak period, when vehicles are slow to fill up.

Trotro Organisation

Each trotro terminal is comprised of various "branches", with each branch operating a specific route or set of routes. There is some confusion between a "branch" simply meaning a loading station within a terminal, and "branch" as the structure of a union. Unions are keen to ensure that branches are union structures, rather than simply the term for loading stations. In some instances, there are also "locals" – structures within branches that may aspire to become branches in their own right. It is estimated that there are over 300 trotro terminals in the GAMA, operated by at least 25 unions and associations.

Key organisations operating in the trotro industry include:

The Ghana Private Road Transport Union (GPRTU) is the largest trotro operators association in the country. Its membership is drawn from both the trotro and taxi industry and includes both drivers and vehicle owners. Founded in 1967 and a longstanding member of the Ghana Trade Union Congress (TUC), the GPRTU historically enjoyed a monopoly in controlling, regulating and operating Ghana's trotro industry due to its close relationship with successive governments.

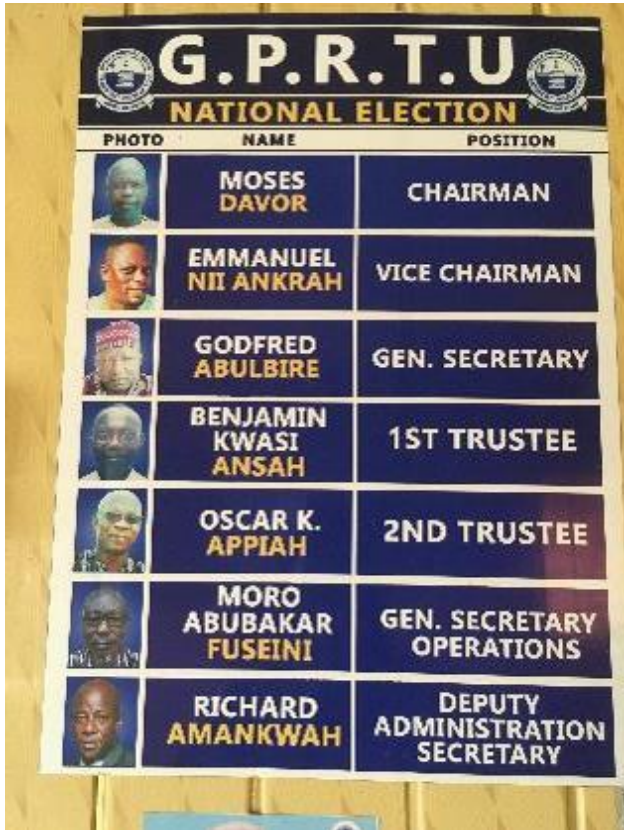


Figure 7 – GPRTU election results. Photo credit: GLI

The **Progressive Transport Owners Association (PROTOA)** is a national association of vehicle owners which operates in both the trotro and taxi industry. Established in 2005 it claims to operate 30 trotro branches in Accra.

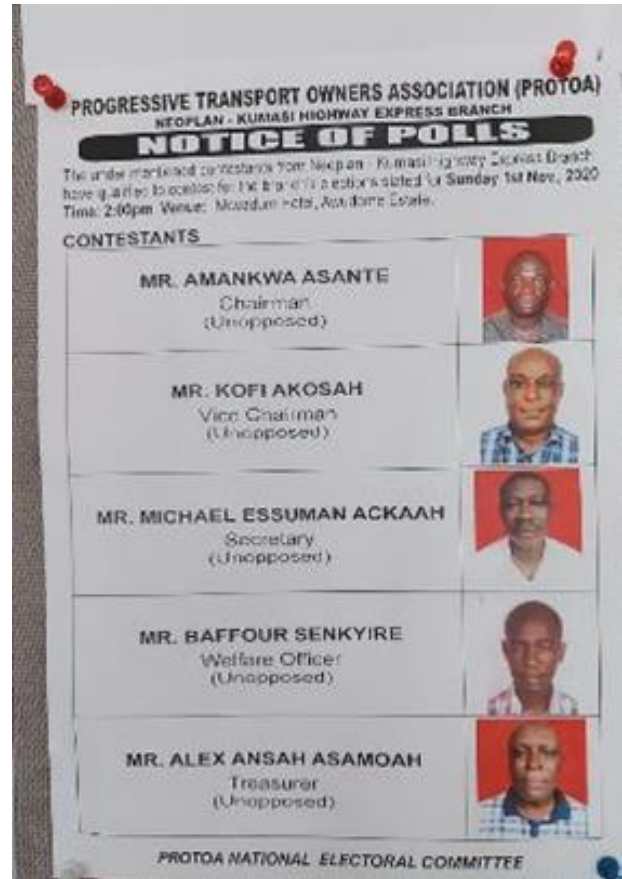


Figure 8 –PROTOA election results. Photo credit: GLI

The Ghana Co-operative Transport Association (GCTA) – often referred to simply as the ‘Cooperative’ or ‘Coop’ and sometimes known as a union rather than association - is a national organization which operates in the trotro and taxi industries and includes both drivers and owners.

While not a main operating organization, the General Transport, Petroleum and Chemical Workers Union (GTPCWU), whose membership includes trotro workers, is a small but growing presence in the trotro industry. Like many transport unions in Africa, the GTPCWU has relatively recently started to expand beyond its traditional (but numerically dwindling) membership base of formal transport workers and is attempting to recruit and organise workers in the informal transport economy.

In an attempt to bring unions together, there is a Ghana Road Transport Coordinating Council. This was initially supported by the GPRTU as a founding member, along with the other unions. But after four years, as the Council became more powerful as the main body representing interests to the authorities, the GPRTU withdrew its participation, arguing that they were being treated unfairly, and demanding more seats on the Council. More recently, there are signs that GPRTU may be reconsidering their position. Meanwhile, the authorities are in direct consultations with GPRTU in parallel to the work of the Council.

Branch level organisation

For the GPRTU, whose organising structures form the basic model of organisation across the trotro industry, each branch in a terminal has a five-person elected executive, with members serving four-year terms. Executive positions are Chairman, Vice Chairman, Secretary and two trustees. Members of the executive are elected by registered members of the branch who are mostly drivers. Each branch nominates two delegates to the 'Welfare Executive' which is the highest structure in the terminal. The Welfare Executive is supposed to act as a voice for workers at the terminal, linking the terminal to government agencies and other union structures, as well as providing some coordination between the different branches (and in some cases, unions) operating within a terminal.

The entry point into the trotro industry is at the Branch level. [Local in the USA sense – meaning the union Branch], which covers a large area (e.g. Northern Accra) with elected Executives etc, as opposed to trotro "Branch"

For a driver to join the trotro branch they must hold a valid driver's licence and demonstrate a good level of driving experience. Whether or not a driver must pay a fee to join a branch varies between different branches. In order for vehicle owners to join a branch, they must pay fees of 500-1000 GH¢ as a one-off payment. Drivers have an option to join the union or not, with members of the GPRTU paying monthly union dues of 10 GH¢. This covers the day to day running of the union and contributes towards a welfare scheme for members.

Every driver pays a daily 'booking fee' (at Tema station = 5 GH¢) to the boardman so that their vehicle numbers are added to a loading board and can operate on a given route. The money paid to the boardman meets the general costs of running the branch and the terminal, including paying station workers such as porters, as well as contributing to the union's welfare fund.

Each branch has a Station Master appointed by the branch who oversees branch operations, including the operation of the queueing procedures. The Branch Chairman also appoints the Station Chief Driver who is supposed to attend to drivers' issues. The number of vehicles attached to each branch varies, but at Tema Station each branch is estimated to have between 20 to 40 associated vehicles.

Terminal organisation

Most terminals will have an executive to which all the branches report. The executive is elected by a terminal council composed of delegates from each branch.

Normally terminal executives are composed exclusively of members from one union or association. However, in Ashaiman there is a coordinating structure that brings together eleven unions/associations. The body is referred to as Ashaiman Municipal Private Transport Operators Co-

ordinating Council (AMPTOCC) and was formed in 2012 after very serious confrontational battles for route rights among the different unions/associations that led to several deaths.

The two main warring sides were GPRTU and the Cooperative. The unions/associations then resolved to harmonise their operations by forming AMPTOCC. Each union/association branch in Ashaiman now nominates a member to AMPTOCC and pays a monthly fee of 50 GH¢ to the AMPTOCC welfare fund. The eleven members sit and vote for the AMPTOCC leadership for a five-year term. One of the key roles of AMPTOCC is ensure fair and harmonious route distribution by requiring the relevant Department of Transport to cross-check with AMPTOCC before it issues a certificate for a vehicle to ply a certain route. This approach has engendered a good working relationship between previously antagonistic unions and associations.

Driving a trotro

Stakeholder interviews and conversations with trotro workers were used to piece together a picture of the industry from the perspective of a driver.

A typical trotro driver **starts their working day as early as 3.00am to 5:00am** depending on how far away the driver stays from their main workplace or station. Muslim trotro drivers tend to visit the nearest Mosque, normally within the vicinity of the station, at 5:30am for prayers. Most vehicles are parked at the nearest station. For the GPRTU members, these are the officially gazetted terminals.

In some cases, the question of access to gazetted terminals is contentious, with PROTOA complaints that GPRTU restricts their access to gazetted terminals, even when had received official authorization from local authorities. But in other terminals there is a good relationship.

For members of other organisations such as PROTOA and the Cooperatives, the drivers pay GH¢ 5 for the overnight guard at the parking place which is the normal rate for a privately owned loading station. Other drivers park vehicles at their homes and even undertake the vehicle's daily or weekly clean themselves in order to save money.

Many of the **drivers' mates (conductors) sleep in the vehicles overnight**. As noted by a union branch executive member: "*All these mates you see come from far place in the north and they can't afford to rent houses...so they sleep in the vehicles at the parking*".

At the terminal the *Boardman*² manages the **loading board** (a blackboard departure order by route) to be followed by the drivers for the day.

Since the queuing process plays an important role in operations and takes up so much time, queuing orders are reflected on a blackboard at the station. Drivers returning to

² Some terminals refer to him as a 'Bookman'. Porters also undertake this task.

the station write their license plate under the name of the route that they want to run next. They do so after carefully studying the length of the queue and estimating demand for each route. Some routes are known to be relatively slow and less profitable, and therefore less popular with the drivers. Other routes have more frequent departures and are in high demand. The loading board allows the branch to dynamically distribute its vehicles on the six routes and flattens waiting times across routes and vehicles.



Figure 9. A loading board in operation. Photo credit: GLI

The Boardman is often an older driver (pensioner) no longer driving and is a person regarded to have high integrity and respect in the industry. The loading board is made on a 'first come first to load' basis. This means the driver or their mate must try to get to the station as early as possible. The Boardman is appointed by the station master and is trusted to oversee the loading board in a fair manner.

Each destination loading station (or branches where good relationship with union) has its own members, for whom this is their base. The system depends on the relationship between the organisation at the destination and at departure points, whether priority given to those at destination, and allocate departure slots to centre-based vehicles. Boardman at destination point. Time of arrival is noted, and allocated departure time. Problem of floaters – paying touts to load from the street. Other floaters may go to the loading station, and persuade / pay someone in the queue to let them in.

The driver makes their first trip bringing passengers to town, then they will have to drive back empty out of the centre in order to make another inward bound trip. One driver explained:

“You can’t stay here in town till evening when people finish work and start going back home.....so in order to survive, we try to make as many trips as possible before 9:00am bringing people to work”

Between 10:00am to 2:00pm most vehicles are parked at the terminal because there are few people moving out of town.

From about 3:00pm to 9:00pm the driver then tries to make as many trips as possible before stopping work between 8:30 and 10:00pm. At the end of the day the driver parks their vehicle where they expect to start again in the morning – mostly at their homes or in secure parking areas near to their homes. Mates often sleep in the vehicles, providing security. Drivers of the few trotros that are parked at the terminal are given lifts home by other drivers.

The Trotro workforce

The trotro workforce is made up of a multiplicity of occupations, broadly falling under the categories of **crew, station workers and service workers**. 141 trotro workers were surveyed for this study, including 94 crew members and 47 station and service workers. This section will focus on the workforce characteristics, livelihoods and employment relationships of trotro crew workers. Trotro station and service workers are discussed below.

Workforce characteristics

Typically, trotro crew members include drivers, conductors or driver’s “mates” (who collects fares and helps customers with their luggage) and the spare drivers. In all, 94 crew members participated in the survey.

Gender

Trotro crew members are almost exclusively men. There was only one woman out of the 94 crew members who participated in the survey.

Age

The majority of the crew members (83%) fall within the active working age bracket of between 25 and 59 years old. Only 9% of trotro crew members reported being under 25, and 8% reported being aged over 60.

Age (Trotro crew)		
	Frequency	Percent
<18	1	1%
18-24	7	8%
25 - 39	38	42%
>40	28	31%
>50	9	10%
>60	7	8%
Total	90	100%

Table 12: Trotro crew - age

Education

79% of trotro crew members have completed at least junior high school/middle school. Out of all of the industries surveyed, the trotro industry had the highest level of respondents with no formal education (9%) and the lowest level of senior high school finishers (17%).

Education (Trotro crew)		
Educational level	Frequency	Percent
Primary	12	13%
Junior High / Middle School	58	62%
Senior High School	13	14%
College	3	3%
None	8	9%
Total	94	100%

Table 13: Trotro crew – education level

Residence and origins

Ethnographic studies of Accra trotro terminals have revealed highly diverse communities, with a workforce composed “almost exclusively” of people who came from outside Accra and often from outside Ghana. A 2013 study of Accra’s Neoplan Station serving long-distance destinations, for example, showed that most workers were from the Asante community, along with significant numbers of Khahu, Ahafo and Fante people, along with Ewes, Hausas and Dagombas. There were many foreign nationals, including those with illegal migrant status, with the largest groups including Nigerians, Burkinabes and Togolese.

Diversity constitutes a taken-for-granted reality, and it is dealt with accordingly as daily business... Cultural diversity provides the principal backdrop against which economic activities take shape in the station and in which its institutions are embedded”(Stasik 2018).

The questionnaire survey was conducted in urban/commuter terminals primarily serving Greater Accra, in contrast to Accra’s Neoplan station. The majority of trotro crew workers interviewed (72%) are also from outside of Accra, but internal migrants from other communities, with just one crew member being an international migrant.

Q4. Where are you from originally? (Trotro crew)		
Origin	Frequency	Percent
GAMA	25	27%
Other place in Ghana	68	72%
Other country	1	1%
Total	94	100%

Table 5: Trotro crew - origins

Duration of employment in industry

Trotro crew members are employed in the industry for a considerable length of time. 82% of crew members have

worked in the industry for more than 5 years while 35% have worked in the industry for more than 15 years.

Years of employment in the industry (Trotro crew)		
	Frequency	Percent
<5 years	17	18%
6-10 years	23	25%
11-15 years	20	22%
16-20 years	17	18%
21-25years	2	2%
26-30 years	7	8%
31-35 years	5	5%
>40 years	1	1%
Total	92	100%

Table 6: Trotro crew - years of employment in industry

Union membership

Of the 101 crew members surveyed, just about half (53%) are registered members of a recognized transport union such as GPRTU. A significant proportion of the crew (47%) remain outside a union.

Working time

Trotro crew workers work long hours with 86% reporting working over 11 hours per day and 41% of workers reporting working 16 hour plus days. 89% of workers reported working either 6 or 7 days per week.

Number of working hours per day (Trotro crew)		
	Frequency	Percent
1-5 hours	0	0%
6-10 hours	12	14%
11-15 hours	39	45%
16-20 hours	33	38%
21+ hours	3	3%
Total	87	100%

Table 7: Trotro crew - hours worked per day

Livelihoods and employment relationships

Employment status

A substantial proportion (76%) of the crew interviewed said they do not have any written or formal employment agreement.

Registered vehicle

77% of crew members surveyed reported that the vehicle they worked on was registered with a union or association.

Employment relationships

Drivers reported making payments to mates and to terminal porters (booking fee) whereas drivers' mates either reported paying nobody or paying the booking fee.

Net income

The average reported net daily income for trotro drivers was GH¢ 58.91 (USD 10.34) while the average net income for mates was GH¢ 35.50 (6.23). This makes trotro drivers the highest earning drivers across the three transport industries studied and trotro mates the lowest earners amongst all onboard workers studied.

Vehicle ownership

A minority of trotro drivers were found to own their vehicles (12%). The vast majority (88%) are target drivers.

Target drivers pay a weekly "sales fee" to the owner of the vehicle they drive, and derive their earnings from whatever money is left over after subtracting the daily sales fee and other expenses, such as paying a conductor and union fees, from the income generated from passenger fares. This is a common relationship between vehicle owners and drivers in the informal transport industry and is known as the 'target system' in other countries such as Uganda and Kenya.

The target or 'sales' system has been widely documented as having **serious negative impacts for drivers and passengers alike**, with drivers incentivised to work long hours and drive aggressively and dangerously in order to meet their daily target fees. In Ghana, the typical daily sales in Accra is about 150 GH¢ for a Toyota and 170 GH¢ for a Sprinter, and along with the purchase of fuel constitutes the largest operating expense for target drivers.

Financing

Out of the small number drivers who own their vehicles (9 out of a total of the 76 drivers surveyed), **44% had taken out a loan** to buy the vehicle, with the majority borrowing money from a friend or family members. 75% of those who had taken out a loan to buy their vehicle are still repaying the loan. The vast majority of vehicle owners only owned one vehicle.

It was observed that trotro drivers (as well as taxi drivers and okada riders) are starting to buy their own vehicles from their former employers who recognise that they can generate a **higher profit from the interest paid on loans than operating a vehicle**. Many buy through *work and pay* – a form of hire-purchase agreement between the driver and former owner (or other informal lender, sometimes arranged through the union branch, most likely within the vicinity of the station). The driver makes an initial large payment and then the rest of the money is spread over a period of between six months and two years at the equivalent to a very high interest rate, perhaps 100% over the loan period.

Alternatively, some drivers buy vehicles through *susu* groups, which are essentially an informally organised credit scheme.

Finance has also been obtained through the Women's World Banking Ghana, supported by Women's World Banking (<https://www.womensworldbanking.org/>), an American-based non-profit network of microfinance institutions and banks that offer credit to low-income entrepreneurs in the developing world, with a particular focus on women. To access this loan a potential owner has to be recommended by their branch and make an initial deposit of 3,000 GH¢ for a loan of about 35,000 GH¢. The vehicle dealer is then paid directly by the bank. The vehicle is registered in the banks' name until the driver clears the loan in the required three years.

From 2008 to around 2012 Stanbic Bank promoted loan schemes for the Nissan Ovan which popularly were dubbed 'Stanbic Ovan' on loan. Both the Women's World Banking and Stanbic Bank schemes have been criticised for charging high interest rates to loan recipients.

In-depth profiles

In-depth interviews were conducted with trotro drivers employed on daily sales (target) arrangements, trotro self-employed owner-drivers, and trotro fleet owners to gain a more detailed understanding of livelihoods: gross income, business expenditure and net income. From these interviews, we are able to compile some **illustrative examples** for each category of driver/owner (see tables below).

It was found that few, if any, drivers or owners have had any training in financial literacy, and **very few have attempted to analyse their business financial operations** in any detail. For most, the question is simply whether they have any money left at the end of the day. The figures provided in the in-depth interviews cannot be regarded as more than rough estimates but give a general sense of the realities of the trotro economy at the grassroots.

It should be noted that the number of passengers carried by each trotro vehicle (figures included in the tables below) may not necessarily correspond to the original seat capacity of the vehicle concerned as there is some level of **seat turnover on route**, vehicles may run at overcapacity (i.e., carrying unseated passengers) and owners/drivers often retrofit vehicles in order to fit in more passengers (e.g., adding more seats).

Trotro target ('sales') drivers

Two examples are provided: 'Ahmed' and 'David'. Both drive a Toyota trotro. Ahmed's vehicle is considerably older than David's. Nevertheless, Ahmed has a longer route (24km for a return trip), over which he is able complete six return trips per day, with a fare of GH¢ 4.7 per passenger per trip, and he has to pay the owner GH¢ 150 per day. David's route only covers 11km, over which he completes eight trips per day with a fare of GH¢ 2.8, paying the owner GH¢ 130 per day.

The **target/ 'sales' fee and fuel constitute the largest operational costs** by far for both drivers. In Ahmed's case, fuel accounts for 41% of operating costs, making him, along all other drivers studied, highly vulnerable to increases in the cost of fuel which are generally not accompanied by corresponding increases in fare prices.

Despite higher fuel costs and the age of the vehicle, Ahmed's more profitable route means that he collects more in fares each day and enjoys a considerably higher income than David - GH¢ 140 (USD 24.56), compared with David's GH¢ 80 (USD 14.04) per day.

Routes may vary depending on whether the passengers are all going to the destination point, or whether the route is diverted to drop passengers at points on the way – and traffic conditions, times of day etc. The length of the route can therefore vary.

Trotro target/ 'daily sales' drivers				
Name	Ahmed		David	
Date of interview (dd/mm)	29/3/2021		4/2/2021	
Vehicle type/ model	Toyota		Toyota	
Route	East Legon-Circle		Ashaiman-Tema	
Length of route	24	Km	11	Km
Terminal / Stage	Circle		Ashaiman Traffic Light	
No. of return trips per day	6	Trips	8	Trips
Fare	4.7	GH¢	2.8	GH¢
Average Number of Passengers per trip	18	Passengers	18	Passengers
Age of Vehicle	25	Years	7	Years
Working days per year	313	Days	313	Days
Km travelled per day	144	Km	88	Km
Fuel cost per Km	1.04	Per Km	1.36	Per Km
Annual Costs (GH¢)				
Target (per day)	150	46,950	130	40,690
Fuel (per day)	150	46,950	120	37,560
Union booking fee (per trip)	4	7,512	4	10,016
Conductor (per day)	20	5,760	40	7,040
Police bribes (per month)	170	2,040	200	2,400
Breakdown repairs (per month)	150	1,800	200	2,400
Routine Service (per month)	50	600	0	0
Carwash (per day week)	10	520	0	0
Relief Driver (per year)	100	100	100	100
Vehicle income tax (per year)	80	80	80	80
Assembly licence (per year)	70	70	70	70
Fines (per year)	50	50		0
Station ticket (per year)	50	50		0
Assembly Fee (per day)	3	939	3	939
Night Guard (per day)	5	1,565		0
MMDA Sticker (per year)	20	20	20	20
Total Annual Costs		115,006		101,315
Annual Income				
Passenger Fares (per day/year)	508	158,879	403	126,202
Annual Income less Expenditure		43,873		24,887
Daily net income		140		80

Table 17: In-depth profile - trotro target/ 'daily sales' drivers

Trotro owner-drivers

Three examples are provided: 'Abedi', 'Thomas' and 'Kofi'. Abedi has taken a loan to buy a relatively new vehicle, but struggles to make a profit, especially because of the high interest rate (50%) payments on his loan in addition to repaying the capital sum.

Thomas and Kofi have both managed to buy their vehicles outright, but the different characteristics of their business mean that Kofi on average earns more than Thomas. Kofi owns a 21-seat vehicle, compared to the 18-seat vehicle owned by Thomas, and operates on a short route with proportionately higher fares, and lower fuel costs. This results in Kofi earning an average daily net income of GH¢ 198 (USD 34.74) while Thomas earns an average of GH¢ 183 (USD 32.11) per day. Yet it is important to note that Thomas is setting aside the equivalent of GH¢ 150 per week in savings towards renewal of the vehicle when the current trotro reaches the end of its operational life – **recapitalisation**.

Abedi, the owner-driver who is still repaying his vehicle purchase loan at an extremely high interest rate and whose highest operating costs are loan repayments, fuel and the booking fee, earns the least of all trotro drivers/owners profiled in the trotro industry (GH¢ 45 – USD 7.89).

Trotro Owner-Divers							
Name	Abedi		Thomas		Kofi		
Date of interview (dd/mm)	31/3/2021		31/3/2021		1/4/2021		
Terminal / Stage	Tema		Tema		Kantamanto		
Vehicle type/ model	Toyota		Nissan Urvan		207 Benz		
Route	Sukura-Tema		Ashaiman-Accra		Sukura-Mortuary		
Length of route (round trip)	7.6	Km	27	Km	4.3	Km	
No. of return trips per day	7	Trips	4	Trips	7	Trips	
Number of Seats	18	Seats	18	Seats	21	Seats	
Fare	2.8	GH¢	6.5	GH¢	2.8	GH¢	
Age of Vehicle at time of purchase	0	Years	3	Years		Years	
Operational life expectancy	5	Years		Years		Years	
Purchase price	65,000	GH¢	30,000	GH¢	85,000	GH¢	
Loan	14,000	GH¢		GH¢		GH¢	
Loan period (years)	2	Years		Years		Years	
Interest (%)	50	%		%		%	
Operating days per year	313	Days	313	Days	313	Days	
Km travelled per day	53	Km	108	Km	30	Km	
Fuel cost per Km	2.82	GH¢	1.67	GH¢	3.32	GH¢	
Annual Costs (GH¢)							
Interest		7,000					
Loan repayments		7,000					
Savings towards recapitalisation (per week/year)		0	150	7,800	45	2,340	
Fuel (per day)	150	46,950	180	56,340	100	31,300	
Conductor (per day)	20	6,260	20	6,260	20	6,260	
Breakdown repairs (per year)	1,200	1,200	1,000	1,000	800	800	
Routine Service (per month)	150	1,800	150	1,800	150	1,800	
Carwash (per week)	2	83	2	83	2	83	
Police bribes (per month)	150	1,800	100	1,200	120	1,440	
Insurance (per year)	500	500	479	479	580	580	
Vehicle income tax (per year)	80	80	80	80	80	80	
MMDA Sticker (per year)	180	180	180	180	180	180	
Station gate fee (per day)	4	1,252	4	1,252	4	1,252	
Board fee (per day)					1	313	
Booking fee (per trip/year)	10	21,910	10	12,520	10	21,910	
Roadworthy (per year)	240	240	240	240	240	240	
Total Annual Costs		96,255		89,234		68,578	
Annual Income							
Passenger Fares (per day/year)	353	110,426	468	146,484	412	128,831	
Annual Income less Expenditure		14,171		57,250		60,253	
Daily net income		45		183		193	

Trotro fleet owners

Three examples are provided: 'Kasim', 'John' and 'Sammy' who respectively each own three, one and two vehicles. Each trotro owner has purchased their vehicle outright meaning they are making no loan repayments and their highest operational costs are those incurred for **refurbishment and major repairs of their vehicles**. For example, in Kasim's case, refurbishment and major repairs constitute 77% of annual operating costs, demonstrating the vulnerability of vehicle owners to the high and fluctuating cost of spare parts. It is noteworthy that none of the trotro owners appear to be setting aside funds for recapitalization or the expansion of their fleets.

Trotro Fleet Owners							
Name		Kasim		John		Sammy	
Date of interview (dd/mm)		26/3/2021		26/3/2021		7/4/2021	
Number of vehicles owned		3	Trotros	1	Trotros	2	Trotros
Average purchase price per vehicle		71,000	GHC	54,000	GHC	68,500	GHC
Total purchase price		213,000	GHC	54,000	GHC	137,000	GHC
Loan		0	GHC	0	GHC	0	GHC
Loan period (years)		0	Years	0	Years	0	Years
Interest (%)		0	%	0	%	0	%
Average daily target per vehicle		150	GHC	170	GHC	160	GHC
Daily target (fleet total)		450	GHC	170	GHC	320	GHC
Operational life expectancy		6	Years	7	Years	5	Years
Average operating days per year		313	Days	313	Days	313	Days
Annual Costs (GHC)							
Interest							
Loan repayments							
Refurbishment and major repairs per vehicle (per year)		25,000	25,000	20,000	20,000	15,000	15,000
Savings towards recapitalisation (per year)		0		0		0	
Insurance (per month)		600	7,200	800	9,600	800	9,600
Roadworthy (per year)		240	240	240	240	240	240
Income tax (per quarter)		12	48	20	80	12	48
Assembly Sticker (per year)		20	20	20	20	20	20
Drivers' Licence (2 years)		100	50	100	50	100	50
Commercial Licence (year)		20	20	20	20	20	20
Total Annual Costs		32,578		30,010		24,908	
Annual Income							
Target income (per day/year)		450	140,850	170	53,210	350	109,550
Annual Income less Expenditure (profit)		108,272		23,200		84,642	
Daily net income		346		74		270	

A simple **return on investment** calculation (see table below) shows that assuming operating costs and income remain broadly similar over the course of three years, the average return on investment for a trotro fleet owner is 52% over one year, 104% over two years and 156% over three years. As shown in the table, trotro fleet owners earn the proportionally lowest return on their investment as compared to both taxi and okada fleet owners. The difference is particularly striking in the case of okada fleet owners who were found on average to earn a return on investment of 378% within the first year of operation.

The lower rate of return on a trotro investment, combined with the fact that the purchase of a trotro requires the highest initial capital outlay out of all the vehicles studied, may act to disincentivise investment in the renewal and upgrade of trotro vehicles. Further research is recommended in this area to further explore such dynamics.

Return on investment ³ (troto fleet owners)						
	Kasim	John	Sammy	Troto (average) ⁴	Taxi ⁵	Okada (average) ⁶
Over one year	51%	43%	62%	52%	71%	378%
Over two years	102%	86%	124%	104%	143%	855%
Over three years	152%	129%	185%	156%	239%	1298%

Table 8: Return on investment - troto fleet owners

Key issues in the troto industry

Troto workers and union leaders were asked to **identify the main problems and issues** facing them at work as part of the worker questionnaire survey, focus group discussions, and stakeholder interviews. The following presents the key problems identified in the troto industry, focusing on those highlighted by crew members and union leaders. Issues highlighted specifically by station and service workers, and those highlighted by the women station workers' focus group are discussed in further detail in *Section 9: Station and service workers*.

Police harassment was flagged as a problem by workers across all categories of occupation in the troto industry (crew, station and service) and was the most commonly identified problem amongst drivers. 67% of troto drivers surveyed reported spending more than GH¢ 10 per day on police fines/bribes.

"We...suffer disturbance from the police who keep robbing us of all the money we make even if all our documents are legitimate"

Troto Drivers and Mates Focus Group Discussion, Kaneshie Mamprobi Station, April 8th, 2021.

"The harassment from the police is too much. They always bother drivers"

Troto Service Workers Focus Group Discussion, Achimota, April 14th, 2021.

The union pays **bribes** to law enforcement agencies in an attempt to protect their members. This payment of bribes, known as 'protocol', has become an institutionalised arrangement between the union and the *abayee* (Assembly/City Guards). The protocol is negotiated each Monday to ensure that vehicles displaying a union sticker are not harassed or penalised for traffic infringements. This

protection is regarded as a key benefit of union membership.

In addition to the assembly guards, crews are faced with national police. National police have greater powers than the assembly guards, but assembly guards often go try to go beyond their remit, sometimes with the support and protection of the national police. At Circle, for example, most trotros pick up from the street – supervised by national police, taking bribes, working in tandem with the assembly guards.

"We must be giving tips to the city guards which we call protocol every Monday. If you do not give them, they will be harassing your drivers on the road".

Union Leaders (GPRTU and PROTOA) Focus Group Discussion, Lapaz, Alhaji Tabora Union Office, April 15th, 2021.

Money spent on police bribes and fines (average per day)		
Ghs	Frequency	Percent
>10	19	33%
10-20	16	28%
21-30	4	7%
31-50	11	19%
51-100	6	10%
>100	2	3%
Total	58	100%

Traffic congestion and private cars was identified as a problem across all categories of occupation in the troto

³ A basic return on investment over one, two and three years is calculated as follows:

$$\text{ROI over 1 year} = \frac{\text{Net return on investment (NROI)* in Y1} \times 100}{\text{Cost of investment}}$$

$$\text{ROI over 2 years} = \frac{(\text{NROI in Y1}) + (\text{NROI in Y2}) \times 100}{\text{Cost of investment}}$$

$$\text{ROI over 3 years} = \frac{(\text{NROI in Y1}) + (\text{NROI in Y2}) + (\text{NROI in Y3}) \times 100}{\text{Cost of investment}}$$

* NROI = annual income less expenditure

NROI is assumed to remain constant over three years apart from changes in expenditure related to loan repayments, which are taken into account in annual NROI calculations.

⁴ Average ROI values = mean values of the ROIs of Kasim, John and Sammy.

⁵ See The taxi industry In-depth profiles.

⁶ See The okada industry In-depth profiles

industry and was one of the most commonly problems identified by drivers and drivers' mates.

"The traffic situation also disturbs us a lot in the morning and evenings especially"

Trotro Drivers and Mates Focus Group Discussion, Kaneshie Mamprobi Station, April 8th, 2021.

The increasing cost of fuel was cited as a problem across all categories of occupation in the trotro industry. Crew members explained that fares did not increase in line with the regular increases in the cost of fuel.

"Fuel prices are increased often but fares are not increased to cater for the expense. Fuel has been increased many times but it is our work so we cannot stop and do something else, we just take it as it is"

Lack of consultation: trotro crew members complained that the government no longer consulted with workers about the cost of fuel.

"Increase in the price of fuel was discussed with us in the past, but it is no longer the case, such discussions are held at the National Level where politicians make the decisions for us instead of getting us involved"

The negative impact of the COVID-19 pandemic on passenger and customer numbers was cited as a problem across all categories of occupation in the trotro industry.

"Most of the workers we have as customers have lost their jobs and now stay at home"

A lack of respect from passengers was one of the most commonly cited problems by drivers' mates and was raised as an issue by women station workers' focus group.

"Passengers do not respect drivers. They speak anyhow to drivers and direct them as to how the car should run. Passengers do not respect bus conductors (mates)"

Women Station Workers Focus Group Discussion, Achimota, 18th April 2021.

"Floaters"- the term given to unregistered drivers/vehicles operating outside of terminals and the unions' regulatory structures - were identified as a problem across all categories of trotro occupation, and highlighted by union leaders as one of the biggest challenges facing the trotro industry. Union leaders claimed that floating vehicles are actively encouraged and protected by police officers who demand routine payments for each "floater" trotro departure.

"The floating cars are too many turning every bus stop into stations and lots of road issues. The floating drivers pick passengers anyhow and anywhere with the clear support of the policemen

*who take money from these people or have a relationship with them"*⁷

Union Leaders (GPRTU and PROTOA) Focus Group Discussion, Lapaz, Alhaji Tabora Union Office, April 15th, 2021.

Union leaders identified the main cause of the "floater" problem as the failure of MMDAs to enforce their own regulation on the operation of trotros, i.e., the requirement for all those operating a commercial vehicle to be a member of a union. They claim that the some MMDAs corruptly issues stickers to floaters at a higher cost. One Branch Official commented:

"We submit a list of our drivers' vehicle number plates and pay for stickers from the Assembly at the official price, however the same Urban Passenger Transport Office [now Department of Transport] goes ahead and sells the stickers to floater at a higher cost.... that is why you see the many vehicles loading on the streets"

Union leaders also claim that floating vehicles do not follow government requirements related to COVID-19, including hand washing protocols and ensuring passengers are masked etc. but are not reprimanded by the authorities. Yet the union are enforcing these measures at their own cost without government support.

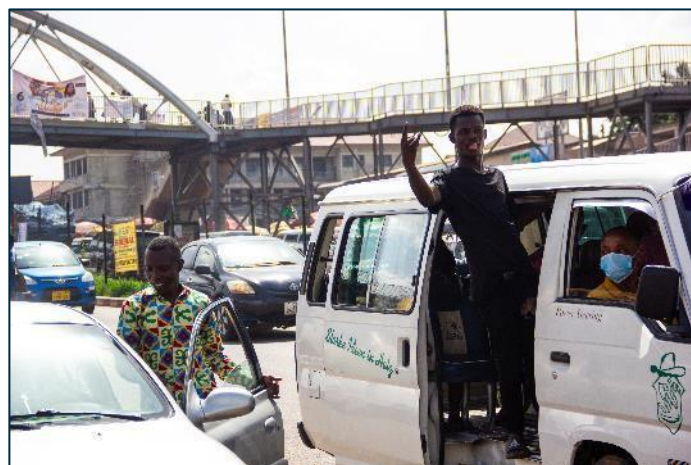


Figure 10 – Floating trotro. Photo credit: GLI

The high, unstable cost and often poor quality of spare parts was identified as a major problem across all categories of occupation in the trotro industry, and not surprisingly, was the most commonly cited problem by spare parts dealers.

"The prices of spare parts are not stable. Some of the parts are not good so when we use it, the cars get faulty quickly... The prices of the spare parts are also very expensive, they are going up every day. The duty paid on the goods are too much affecting the selling prices of these items"

Trotro Service Workers Focus Group Discussion, Achimota,
April 14th, 2021.

The **poor condition of vehicles** was highlighted as a problem that is exacerbated by both the high cost and poor quality of spare parts and the poor condition of the road network (see below).

“Most of the cars are rickety and should not be worthy of the road”.

Despite the age, uncertain history and very bad condition of many vehicles, workers claim they continue to be issued with DVLA certificates, often without the vehicle being seen or inspected.

Poor quality roads and traffic infrastructure were highlighted as serious problems in all focus group discussions, especially by vehicle crew members, and were associated with accidents and the destruction of vehicles.

“The accidents that occur are because of poor roads”

“The roads are bad and leads to the destruction of cars frequently”

“Poor road network is also an issue with faulty traffic lights causing serious accidents”

“Poor lighting system on the roads also cause most of the accidents and they often happen in the night”

Neglect and exploitation by unions was an issue highlighted by some trotro drivers, and accepted as a historical problem by some union leaders. Some drivers complained that they felt exploited and neglected by unions, especially the GPRTU. One driver commented: *“These GPRTU leaders are just using us for their own gains, can you imagine they call us common drivers”.*

Another driver said: *“Right now we are having a big challenge of fuel prices going up every day, yet the so called ‘workers’ leaders’ are quiet”.*

One of the GPRTU leaders indeed acknowledged that the past GPRTU leaders were more concerned with politics than connecting with the workers:

“We decided to elect a new strong GPRTU leadership that is now seriously looking into workers’ issues, starting with the recent increase of fuel.

“The past GPRTU leadership used to do the union activities in a political way. We need to ensure that the government starts to listen and respect the transport workers. In Ghana, public transport workers, especially trotro, are not respected”.

Other problems mentioned by trotro workers included low fares, high targets set by owners, problems with okada and Uber drivers, lack of good transport planning, lots of terminals, lack of parking space, pollution and road tolls.

What are the main problems you face at your work? (Trotro crew)								
	Trotro Drivers		Drivers' Mates		Spare Drivers		Total	
Number of respondents	76		17		5		98	
Police harassment	37	42%	1	5%	3	60%	41	36.0%
Traffic congestion / private cars	17	19%	6	30%			23	20.2%
Cost of fuel	11	12%	1	5%			12	10.5%
Not enough passengers / customers (Covid)	8	9%	2	10%	1	20%	11	9.6%
Lack of respect from passengers	2	2%	6	30%			8	7.0%
Floaters' / unregistered operators	6	7%					6	5.3%
Bad roads	2	2%	4	20%			6	5.3%
Low fares	1	1%			1	20%	2	1.8%
High targets demanded by owners	2	2%					2	1.8%
Cost of spare parts / maintenance	1	1%					1	0.9%
Problems with okada riders	1	1%					1	0.9%
Lack of good transport planning	1	1%					1	0.9%
Total number of responses	89	100%	20	100%	5	100%	114	100%

Table 21: Trotro crew - main problems at work

THE TAXI INDUSTRY



Figure 11 – Taxi rank. Photo credit: GLI

There are two modes of taxi transport in Accra – shared taxis, which essentially operate like trotros, with semi fixed routes, and taxicabs, which provide an on-demand service with no fixed routes. Taxicabs include those operating through digital platforms such as Bolt and Uber and floating taxis simply pick up passengers from the street.

Unionised/registered shared taxis work from a taxi station or rank, and function in a similar manner to the trotro industry. Routes are controlled by unions or associations, and taxis must pay a fee to the station union/association porter in order to be added to the route 'loading board'. Like trotros, taxi stations are not scheduled and function on a queue basis with those added to the loading board first being first to load passengers.

In most cases the taxis at the terminals wait for full passenger load before departing to the designated destination and just like trotros, the waiting time can be long during off-peak. It is a common practice to find taxi drivers picking-up new passengers to fill vacant seats when other passengers drop off. Such "shared" taxi services involve a fixed fare. The official passenger capacity of shared taxis is 4 (including the driver) but this rule is flouted by the drivers, and they often take 5 passengers.

Taxi organisation

The GPRTU, PROTOA and GCTA (the "Cooperative") all operate in the taxi industry. Unionised stations have an elected leadership that includes a Chairman, Secretary, Treasurer, Station Master, Chief Driver and three trustees. Drivers are generally required to apply and be interviewed to join a certain station. If the driver is accepted to join, they are required to pay a one-time payment as a membership fee.

There are also taxi drivers who work within Accra's various hotels. These are registered under the Tourism Board Union and work to drop and pick tourists to and from the airport. They also guide tourists around certain sites and often pay to be attached to a particular hotel

Driving a taxi

A unionised taxi driver's day can start as early as 3:00am given that many drivers live far from their stations. Some owner-drivers park their vehicles at their homes, but **most leave their vehicles parked at the stations**. The high cost of fuel means that drivers limit their movements unless they are carrying passengers. Drivers who start their day with their vehicle at home will attempt to pick up passengers on their way to the station during the morning rush hour, while

those who start at the station will be added to the station's loading board on a first-come-first-served basis.

A typical "floater" taxi driver starts his day at around 5:00am when passengers are starting to leave their homes to head to work. The driver will continue picking as many passengers as the vehicle can accommodate and in most cases they overload because their fares are negotiable. Floating taxis are very popular with passengers as they do not have to pay the fixed fares of the unionised or platform taxis.

Floating taxi drivers will keep picking and dropping passengers around the city – occasionally picking up long distance passengers - throughout the day and evening, often working until 11:00 or later.

Taxi workforce

The taxi industry is composed of various occupations which fall into the three broad categories of crew workers (drivers only), station workers (station masters, porters) and service workers (mechanics, vulcanisers, spare parts dealers, etc.). 35 taxi drivers and 25 taxi station and service workers were surveyed for this study.

This section will focus on the workforce characteristics, livelihoods and employment relationships of taxi drivers. Taxi station and service workers are discussed in *Section 9: Station and service workers*.

Workforce characteristics

Gender

All the taxi drivers surveyed were males. None was female though the research team made conscious efforts to identify female taxi drivers

Age

82% of taxi drivers surveyed were in the active working age bracket of 25 to 59. Taxi drivers had the oldest age profile of all occupations surveyed, with the vast majority (71%) being over 40 years old, 15% being over 60 years old and only 3% being under the age of 25.

Education

The highest educational attainment for the majority of the taxi drivers surveyed was Junior High School/Middle school. 82% of all drivers surveyed had completed at least junior high school/middle school with 24% having at least completed SHS.

Education (Taxi drivers)		
Educational level	Frequency	Percent
Primary	5	15%
Junior High / Middle School	20	59%
Senior High School	6	18%
College	2	6%
None	1	3%
Total	34	100%

Table 22: Taxi drivers - education level

Residence and origins

91% of the taxi drivers were domestic migrants.

Years in the industry

Workers in the taxi industry tend to stay in the industry for a considerable amount of time. All those surveyed had worked in the industry for more than five years and 71% had worked in the industry for over 15 years.

Years of employment in the industry (Taxi drivers)		
	Frequency	Percent
<5 years	0	0%
6-10 years	4	13%
11-15 years	5	16%
16-20 years	7	23%
21-25 years	2	6%
26-30 years	6	19%
31-35 years	2	6%
36-40 years	2	6%
>40 years	3	10%
Total	31	100%

Table 23: Taxi drivers - years of employment in industry

Union membership

The taxi drivers, contrary to the other worker types in the transport industry, have a high level (75%) of union affiliation.

Working hours

Taxi drivers work long hours and have long working weeks. The majority (86%) of the taxi drivers work between 11 hours and 15 hours a day, while 9% work between 16 and 20 hours a day. 79% of drivers surveyed work 6 or 7 days per week.

Livelihoods and employment relationships

Employment status

Similar to the other transport worker types, the vast majority of employment is informal in the taxi business, with 92% of respondents reporting that they did not have a written employment agreement.

Employment relationships

Drivers reported only making payments to the station porter – i.e. the person who collects the booking fee - showing that the taxi business is much less complex in terms of employment relationships as compared to the trotro industry.

Net income

The average daily net income reported by taxi drivers was GH¢ 48.97 (USD 8.59) meaning that taxi drivers on average earn less than trotro drivers but more than okada riders.

Registered vehicle

94% of taxi drivers surveyed reported that their vehicle was registered with a union or association.

Vehicle ownership

51% of taxi drivers reported owning their vehicles suggesting that the split between owner-drivers and non-owner drivers in the taxi industry is almost equal. Out of those who owned their taxi, the vast majority (93%) reported owning only one vehicle, with the maximum number of vehicles owned being two. Out of those who had bought their vehicle, only 31% of respondents had taken out a loan to do so.

In-depth profiles

In-depth interviews were conducted with drivers employed on daily 'sales' (target) arrangements, a self-employed taxi owner-driver, and one taxi fleet owner to gain a more detailed understanding of livelihoods: gross income, business expenditure and net income. From these interviews, we are able to compile some **illustrative examples** for each category of driver / owner (see tables below).

Like the trotro industry, it was found that few, if any, drivers or owners have had any training in financial literacy, and very few have attempted to analyse their business financial operations in any detail. For most, the question is simply whether they have any money left at the end of the day. The figures provided in the in-depth interviews cannot be regarded as more than rough estimates but give a general sense of the realities of the shared taxi economy at the grassroots.

Shared taxi target ('daily sales') drivers

Three examples are provided: 'Cyril', 'Okyere' and 'Derrick'. Cyril is a 'floater' taxi driver meaning he does not operate from a registered or unionised taxi rank, Okyere drives for the platform application Uber, and Derrick operates from a unionised taxi rank. All three drivers earn a similar amount per day (between GH¢ 49 – 61 (USD 8.60 – 10.70)).

Cyril the floating driver earns the most on a daily basis (GH¢ 61 – USD 10.70), and Derrick the unionised driver earns the least (GH¢ 49 – USD 8.60), while Okyere the Uber driver earns GH¢ 55 – USD 9.65. It is noteworthy that Okyere in fact earns significantly more in gross fare income than both Cyril (+ 40%) and Derrick (+ 35%), most likely due to the higher number of kilometres covered (Okyere covers an average of 200km per day compared to Cyril's 120km and Derrick's 70km). However, this higher fare revenue is negatively impacted by Okyere's considerably higher operating expenses, which are almost double those of Derrick the unionised taxi driver, due to the fees Okyere pays to Uber.

It is hard to estimate whether these differentials in net income are more broadly representative of the taxi industry given that the drivers interviewed were unlikely to have given a comprehensive break-down of all expenses (for example

Cyril does not include vehicle repairs in his annual expenses while Okyere does not include the cost of a vehicle roadworthy certificate) however it is clear that each category of non-owner driver has both commonalities and differences in the composition of their associated operating expenses, which may lead to common patterns emerging between driver categories. For example, while all of the drivers profiled must pay a target/ 'daily sales' and cover the cost of fuel, Okyere the Uber driver must also pay a commission to Uber, which constitutes 31% of his operating expenses. Cyril the floating driver pays neither a commission to Uber nor a membership joining fee to a union, perhaps explaining his status as the highest earner amongst the taxi target/ 'daily sales' drivers profiled.

The fact that Cyril earns the most out of all target taxi drivers profiled and appears to be able to operate without being registered with a union or paying fees to a platform company, shows that there are clear incentives in the taxi industry, and the transport industry more widely, to operate in an unregistered manner. This perhaps explains the proliferation of unregistered 'floater' drivers across Accra, an issue commonly identified by union leaders and other transport workers as a major problem in the industry and a contributing factor to congestion and the over-supply of vehicles in the city.

Shared Taxi Target Drivers						
Name	Cyril		Okyere		Derrick	
Date of interview (dd/mm)	2/4/2021		4/4/2021		6/4/2021	
Taxi stand	Floater		Uber		Adabraka	
Vehicle type/ model	Deawoo		Deawoo		KIA	
Age of Vehicle	1 Years		14 Years		26 Years	
Make of vehicle	Matiz		Matiz		Morning	
Working days per year	313 Days		365 Days		261 Days	
Km travelled per day	120 Km		200 Km		70 Km	
Fuel cost per Km	0.83 Per Km		0.50 Per Km		1.14 Per Km	
Annual Costs (GH¢)						
Target (per day)	70	21,910	80	29,200	70	18,270
Fuel (per day)	100	31,300	100	36,500	80	20,880
Uber (per day)			90	32,850		
Breakdown repairs (per month)		0	150	1,800	150	1,800
Routine Service (per month)	60	720	400	4,800	150	7,800
Carwash (per week)	5	60	10	120	0	0
Police bribes (per month)	20	240	50	600	20	240
Insurance (per month)	350	4,200		0	443	5,316
Vehicle income tax (per month)	60	720		0	12	144
DV Sticker (per month)		0		0	48	576
AMA Driver's Permit (per year)	20	20		0		0
AbCMA (per year)	30	30			30	30
AMA Sticker (per year)	20	20			20	20
Airtime (per day)			5	1,825		
Road Worthy (per 6 months)	46	92			48	96
Total Annual Costs	59,312		107,695		55,172	
Annual Income						
Passenger Fares (per day/year)	250	78,250	350	127,750	260	67,860
Annual Income less Expenditure	18,938		20,055		12,688	
Daily net income	61		55		49	

Table 24: In-depth profile – taxi target/ 'daily sales' drivers

Taxi owner drivers

One example of a taxi owner-driver is provided: 'Michael'. Michael owns his taxi outright, purchasing the vehicle for GH¢ 25,500 without the use of a loan. Without the need to make loan repayments or pay a target fee, Michael earns a daily net income of GH¢ 104 (USD 18.25) - considerably more than the target/ 'daily sales' drivers discussed above

and over double the average income calculated from the survey (GH¢ 48.97 – USD 8.59). This suggests that Michael's situation may be fairly unusual, and that owner-drivers who have bought their vehicles with a loan (31% of taxi owners surveyed) will be earning considerably less. Like target/ 'daily sales' drivers, fuel constitutes the largest operating expense for Michael (63%) and all income is derived from passenger fares.

Taxi Owner-Driver		
Name	Michael	
Date of interview (dd/mm)	6/4/2021	
Taxi rank	Adabraka	
Vehicle type / Model	Hundai	
Age of Vehicle at time of purchase	17	Years
Operational life expectancy	3	Years
Purchase price	25,500	GH¢
Loan	0	GH¢
Loan period (years)	0	Years
Interest (%)	0	%
Operating days per year	261	Days
Km travelled per day	65	Km
Fuel cost per Km	0.92	Per Km
Annual Costs (GH¢)		
Fuel (per day)	60	15,660
Savings towards recapitalisation (per year)	20	5,220
Routine Service (per month)	150	1,800
Insurance comprehensive (per year)	1,500	1,500
Night guard (per day)	2	522
Road Worthy (per 6 months)	48	96
MMDA Driver's Permit (per month)	50	50
Vehicle income tax (per quarterly)	12	48
Assembly License (per year)	20	20
MMDA Sticker (per year)	15	15
Total Annual Costs		24,931
Annual Income		
Passenger Fares (per day/year)	200	52,200
Annual Income less Expenditure		27,269
Daily net income		104

Table 25: In-depth profile - taxi owner-driver

Taxi fleet owners

One example is provided: 'Kwaku'. Kwaku owns two taxis which he has bought with the help of a 0% interest loan, which covered half of the initial purchase cost (GH¢ 48,000 for two vehicles). Despite making loan repayments of GH¢ 12,000 per year, Kwaku earns a daily net income of GH¢ 110 (USD 19.30), making him the highest earning taxi driver/owner profiled. Like owners in the trotro industry, and taxi owner-drivers, Kwaku does not appear to be putting aside any funds for recapitalisation or the expansion of his fleet.

Taxi Fleet Owner	
Name	Kwaku
Date of interview (dd/mm)	3/4/2021
Number of vehicles	2 Taxis
Average purchase price per vehicle	24,000 GH¢
Total purchase price	48000 GH¢
Loan	24,000 GH¢
Loan period (years)	2 Years
Interest (%)	%
Average daily target per vehicle	80 GH¢
Daily target (fleet total)	160 GH¢
Operational life expectancy	Years
Average operating days per year	313 Days
Annual Costs (GH¢)	
Loan repayments	12,000
Refurbishment and major repairs (per year)	3,600 3,600
Savings towards recapitalisation (per year)	0 0
Road Worthy (per 6 Months)	48 96
Assembly Sticker (per year)	50 50
Income tax (quarterly)	12 48
Total Annual Costs	15,794
Annual Income	
Target income (per day/year)	160 50,080
Annual Income less Expenditure	34,286
Daily net income	110

Table 26: In-depth profile - taxi fleet owner

A simple **return on investment** calculation shows that assuming operating costs and income remain broadly similar over the course of three years – and taking into account the changing cost of loan repayments which are cleared from Kwaku's balance sheet by year three of his investment - the average return on investment is 71% over one year, 143% over two years and 239% over three years.

As shown in the table, taxi fleet ownership provides a higher return on investment than the trotro industry, but considerably less than the okada industry, with okada fleet owners earning on average a return on investment of 378% within the first year of operation. Taxis were found to require a lower initial capital investment than trotros (37% of the average cost of a trotro) and a considerably higher investment than okadas (611% of the average cost of a motorbike).

Return on investment ⁸ (taxi fleet owner)			
	Kwaku (taxi)	Trotro (average)	Okada (average)
Over one year	71%	52%	378%
Over two years	143%	104%	855%
Over three years	239%	156%	1298%

Table 27: Return on investment - taxi fleet owner

⁸ See fn. 3. Note for years in which the loan has been repaid (i.e. Y3 of Kwaku's investment period), the cost of loan repayment is no longer included in annual costs

Key issues in the taxi industry

Taxi drivers¹¹ were asked to identify the main problems and issues facing them at work as part of the worker questionnaire survey, focus group discussions¹² and stakeholder interviews. The following presents the key problems identified:

The increasing cost of fuel was the most commonly identified problem amongst taxi drivers. Like workers in the trotro industry they highlighted how fares did not increase in line with increases in fuel prices, meaning regular fuel price hikes negatively impacted their incomes.

“The increases in fares are not in line with increases in fuel prices. For example, fuel prices have gone up more than 4 times this year”.

Police harassment was the second most commonly identified problem by taxi drivers, demonstrating that police harassment is a major issue across both the trotro and taxi industries.

Police corruption was highlighted by taxi drivers who pointed to the problem of trotro drivers making illegal payments to police officers in order to load their vehicles in undesignated areas.

Traffic congestion and private cars were identified as major problems by taxi drivers. Focus group participants highlighted how the illegal loading by trotro drivers in undesignated areas, facilitated by police corruption, exacerbates the problem of congestion.

“We also have a situation with heavy traffic caused by the Police at Circle, under the bridge, on the route leading to Newtown. They allow trotro drivers to load under the overhead and take GH¢ 10 from them. It is illegal”.

In line with responses from the trotro industry, **bad roads** were identified as a major problem for taxi drivers. Taxi drivers also highlighted that **COVID-19** had negatively impacted customer numbers.

The high cost of car insurance was identified as a problem for taxi drivers. They complained that while insurance companies had once offered discounts for drivers who did not make claims, this was no longer the case.

Excessive ‘taxation’ was highlighted as a problem for drivers who pointed the many payments they make in order to operate, including the purchase of an AMA sticker, roadworthiness certification, income tax and insurance.

A lack of enforcement of regulation related to Uber and Bolt vehicles was highlighted as a problem by taxi drivers who complained that Uber and Bolt drivers were operating

their cars as commercial vehicles, without being taxed accordingly.

Like others in the transport industry, a general **lack of respect** for their profession as well as believing that their **issues and concerns are ignored by those in power** were key problems identified by taxi drivers.

“There is no respect for the taxi driving profession. Offices and institutions in Ghana do not give us the maximum respect or even audience to hear our issues and concerns. The situation has been the same since I started driving in 1974.”

Other problems identified by taxi drivers were **difficulties in obtaining a license** and **dangerous driving on the part of okada riders**, who were identified as being a cause of traffic accidents.

“We also suffer accidents with motor bikes called the Okada, they always break our side mirrors”

What are the main problems you face at your work? - Taxi Drivers		
Number of respondents	31	
Cost of fuel	11	32%
Police harassment	8	24%
Bad roads	6	18%
Traffic congestion / private cars	4	12%
Not enough passengers / customers (Covid)	3	9%
Problems with trotro drivers	1	3%
Difficulties in obtaining license	1	3%
Total number of responses	34	100%

¹¹ Issues identified by taxi service and station workers are discussed in the section on station and service workers.

¹² All quotes in this section are taken from the taxi drivers’ focus group discussion held at Circle Taxi Station, April 9th 2021.

THE OKAKA INDUSTRY



Figure 12 – Okada riders. Photo credit: GLI

The use of motorcycles for private transport has a long history, particularly in northern Ghana. The origin of Okada as a means of commercial transport in Ghana is not very clear but it has been suggested that it may have been transmitted through historical interaction with Nigeria (Oteng-Ababio and Agyemang, 2012). Though the use of Okada is outlawed by the Road Traffic Regulation, 2012, Legislative Instrument (LI 2180), it is a **growing feature of Accra's transport landscape**. This is because it fills a vacuum that other modes of public transport are unable to address. According to Oteng-Ababio and Agyemang (2012, 2015), stubbornly high youth unemployment in Ghana, along with bad roads, low start-up capital needed relative to trotro/taxis, ease of manoeuvrability in congested environments and lower maintenance costs of motorcycles create the perfect conditions for the Okada business to thrive.

While the okada industry continues to grow, okada operators are often accused of posing a danger to the public, including claims that riders are involved in pedestrian collisions, excessive noise making, and even robbery to the extent that their activities took a centre stage in national political campaigns both in 2012 and 2020. The authorities appear to be helpless in dealing with the Okada industry and have failed to effectively enforce the existing ban on their activities

Due to their illegality and unregulated nature, there is a lack of reliable data available on the actual numbers okadas operating in GAMA and Ghana as a whole. However, workers in the transport industry estimate that there could be more than 500,000 operating in the GAMA, while the Coordinator of the Greater Accra Regional Okada Riders Association, Pascal Setsoafia, was quoted in the national press as putting the figure at 800,000 okada riders operating nationally (Apinga 2020). These estimates are almost certainly exaggerated, but there are certainly many thousands of okadas operating in Greater Accra.

Typically, Okada operators ply their trade at Central Business Districts, major intersections and congested locations where commercial activities are concentrated and other forms of vehicular movement are very slow.

Okada organisation

While the majority of the okada industry is unorganised, several okada riders' associations exist, for example the Accra Okada Riders Association and the Circle Okada Riders Association, which organise okada 'stations'. Each organised station has a leadership that includes a Chairman who also doubles as a station master, and two deputies. Organised stations tend to be located in front of busy

shopping areas and trotro terminals. They are also found around fly over roads at places such as the Circle, Achimota, Madina/Adante, among others.

Riding an okada

An okada riders' day starts at around 5:00 or 6:00am in the morning and can finish as late as 10:00pm. He or she picks the first passenger that hails them and takes that passenger to their desired destination, whatever the distance. 6:30am to 9:00am is 'rush hour' and the okada rider will be crisscrossing the streets picking and dropping school children to school, office workers and traders to their various workplaces and even police – their nemeses – to their work posts (though riders claim they are often not paid by the police officers who use their services).

While most okada riders would prefer to be based out of fixed stations or terminals, they are forced to continuously move, rarely staying in one place for more than 20 minutes, due to fear of being arrested by the police. They refer to this state of activity as being "on patrol" because the rider is both on patrol for passengers as well as looking out for and avoiding the police.

When there is police crackdown on okada riders, it is not safe to get anywhere near the city centre or streets. Okada riders call these the "bad bad days" and often call other colleagues to warn them. One interviewed okada rider commented: "Actually police are using us the okada riders as their business, because I think when they want money they just decide to harass and arrest us and we are forced to pay them".

In the morning and evening rush hours okada riders do short trips and have a high turnover of passengers. However, during the off peak most riders try their luck on the "long-long", that is they aim to pick up passengers for long trips. For okada riders "on patrol" in Accra City, the "long-long" target pick-up areas are Tudu, Coco Boat, UTC, Laurence Park, Oprah Square and Post Office. Okada riders who are able to pick up from these areas are likely to find a passenger looking to make a long-distance trip, which contributes towards making a good income for the day. However, riders patrolling these areas need to be extremely alert as they are also places with a high police presence.

Flyovers are a favoured place to congregate by okada riders because they provide shade, space and are very busy area. These spaces are sometimes organised into informal "stations". If a rider belongs to such a station, he or she drops by the station at around 9:30am following the morning rush hour to catch up with colleagues and check in for the day. There is a general understanding among the station members, that passengers are picked on a queue basis, so the first okada rider to arrive at the station has the right to pick up the first available passenger. Most riders favour the idea of having fixed, organised stations that riders can join as this is seen as a way of enhancing their ability to self-police and bringing order and discipline to the industry.

Along with providing transport services to passengers, some okada riders also act as couriers. In fact, it is common to see okada riders with a courier backpack. Okada couriers pick and deliver documents, deliver online shopping orders and undertake tasks such as dropping customers' cheques to banks.

The okada workforce

The okada workforce is mostly composed of okada riders. However, some workers do work in informal station areas connected to the okada industry (for example one worker surveyed identified themselves as a 'guard' working in the okada industry) and like all transport industries studied, the okada industry is reliant on a large service industry, including mechanics, vulcanisers and spare parts dealers.

36 okada riders and 5 station and service workers connected to the okada industry were surveyed for this study. This section will focus on the workforce characteristics, livelihoods and employment relationships of okada riders, while okada station and service workers are discussed in the section on station and service workers.

Workforce characteristics

Gender

Five (14%) out of the 36 okada riders surveyed were females. This puts the okada industry in second place after the service industry (22%) for female participation in the transport labour force. This suggests that female drivers face fewer barriers to entry in okada industry as compared to the more traditional trotro and taxi industries.

Gender (Okada Riders)		
	Frequency	Percent
Male	31	86%
Female	5	14%
Total	36	100%

Table 29: Okada riders - gender

Age

Okada riders had the youngest age profile of those surveyed (19% under the age of 25, 64% under the age of 40 and only 3% over the age of 60). Like the rest of the transport industry, the vast majority of workers fall in the active working age bracket of 18 – 59 (94%).

Age (Okada Riders)		
	Frequency	Percent
<18	1	3%
18-24	6	17%
25 - 39	16	44%
>40	10	28%
>50	2	6%
>60	1	3%
Total	36	100%

Education

Along with service workers, okada riders were found to have on average a higher level of educational attainment than the other transport industries studied with 72% of riders having at least completed Junior High School/Middle School level and 31% completing at least Senior High School.

Education (Okada Riders)		
Educational level	Frequency	Percent
Primary	7	19%
Junior High / Middle School	15	42%
Senior High School	10	28%
College	1	3%
None	3	8%
Total	36	100%

Table 31: Okada riders - education level

Residence and origin

All okada riders surveyed live in the GAMA. The vast majority are internal migrants (88%), while 9% reported being originally from the GAMA. One rider surveyed was an international migrant.

Years in the Industry

Contrary to other transport worker types, okada riders have worked for a relatively short time in the industry with the vast majority (83%) having worked less than 5 years in the okada industry.

Years of employment in the industry (Okada Riders)		
	Frequency	Percent
<5 years	25	83%
6-10 years	2	7%
11-15 years	1	3%
16-20 years	1	3%
26-30 years	0	0%
31-35 years	1	3%
Total	30	100%

Table 32: Okada riders - years of employment in the industry

Union Membership

The majority of the riders (76%) are not members of any union or association.

Working hours

Okada riders work long days with 74% working between 11 and 20 hours per day. 94% of riders reported working at least 6 days per week.

Number of working hours per day (Okada riders)		
	Frequency	Percent
1-5 hours	0	0%
6-10 hours	7	26%
11-15 hours	18	67%
16-20 hours	2	7%
Total	27	100%

Table 9: Okada riders - working hours

Livelihoods and employment relationships

Employment status

Only 10% of okada riders reported having a written employment agreement.

Employment relationships

The majority of okada riders (69%) reported making payments to no other worker, which, like the taxi industry, suggests that the okada industry supports a less complex web of employment relationships than the trotro industry.

Net income

The average estimated daily income for an okada rider was GH¢ 39.44 (USD 6.92). This makes okada riders the lowest earning vehicle drivers surveyed in this study. However, okada riders still on average earn considerably more than the Ghanaian minimum wage, which at GH¢ 12.53 (USD 2.20) per day is less than a third of an okada rider's average daily income.

Vehicle registration

The vast majority of okada riders - 93% - reported that their vehicle was not registered with a union or association.

Vehicle Ownership

The majority of okada riders do not own their vehicles (54%), i.e. they are target or 'daily sales' drivers. Of those who do own their vehicles (46%), only 33% had taken out a loan to purchase them. No rider surveyed owned more than one motorbike.

A very interesting finding from the survey was that **all female riders who responded** to the question of whether or not they owned their vehicle (four out of the five female riders surveyed responded to this question), indicated that **they owned their vehicles**. This stands in contrast to the 39% of male respondents who reported owning their vehicles, suggesting that rates vehicle ownership may be higher amongst women okada riders, again supporting the hypothesis that women may face fewer barriers to entry into the okada industry as compared to the more traditional trotro and taxi transport industries.

In-depth profiles

Okada target riders

Two examples are provided: 'Nashita' and 'Mark'. Nashita and Mark are both target/ 'daily sales' okada riders, meaning they must pay the vehicle owner for the use of their motorbikes. For Nashita the target fee is GH¢ 25 while for Mark it is GH¢ 33. For both drivers, the target/ 'sales' fee and the cost of fuel make up the highest operating expenses with police bribes/fines constituting the third highest expense.

Nashita earns an average daily net income of GH¢ 7 (USD 1.23) and Mark earns GH¢ 40 (USD 7.02). This means that Mark earns almost exactly the average okada income calculated from survey responses (GH¢ 39.44 – USD 6.92) while Nashita earns considerably lower than average, and below the Ghana minimum wage (GH¢ 12.53 – USD 2.20). The disparity between Nashita's and Mark's income is principally due to the difference in passenger fares collected

by both riders: Mark collects GH¢ 120 per day in fares, almost double Nashita's GH¢ 65.

It is unclear why Nashita earns so little. Perhaps Nashita works less hours than Mark, or her passenger base has been particularly hard hit by COVID restrictions. The fact Mark works in central Accra is also likely to be a contributing factor to a higher fare income. Whatever the case, both the questionnaire survey data and the in-depth interviews conducted with okada riders suggest that okada riders earn the least of all the drivers covered by this study, with the average okada rider earning GH¢ 39.44 (USD 6.92), compared to a taxi driver's GH¢ 48.97 (USD 8.59) and a trotro driver's GH¢ 58.91 (USD 10.34).

It is noteworthy that Nashita makes payments to a station welfare fund (GH¢ 20 per month). Similar payments are made by two out of the three owner-riders discussed below indicating that, despite their illegal status, okada riders have access to welfare support. These welfare funds, and the extent to which they provide social protection are important subjects for further research.

Okada Target Riders				
Name	Nashita		Mark	
Date of interview (dd/mm)	30/3/2021		8/4/2021	
Terminal / Stage	Nima		Accra Central	
Age of motorcycle	3	Years	0.4	Years
Working days per year	313	Days	313	Days
Annual Costs (GH¢)				
Target (per day/year)	25.00	7,825	33.00	10,329
Fuel (per day/year)	20.00	6,260	35.00	10,955
Police bribes and fines (per month)	150.00	1,800	200.00	2,400
Airtime (per day/year)	5.00	1,565	2.00	626
Insurance third party (per year)		0	150.00	150
Routine Service (per month/year)	40.00	480	60.00	720
Stage Welfare (per month/year)	20.00	240		0
Total Annual Costs		18,170		25,180
Annual Income				
Passenger Fares (per day/year)	65	20,345	120	37,560
Annual Income less Expenditure		2,175		12,380
Daily net income		7		40

Table 34: In-depth profile - okada target/ 'daily sales' riders

Okada owner-riders

Three examples of okada owner-riders are provided: 'Jamal', 'Kenneth' and 'Nicholas'. Kenneth has bought his vehicle outright while Jamal and Nicholas have both bought their motorbikes with the help of a loan, with Jamal borrowing

GH¢ 3,000 to purchase a bike worth GH¢ 4,990 and Nicholas borrowing GH¢ 2750 to purchase a bike worth GH¢ 4,250. Both Jamal and Nicholas report paying 0% interest on their loans, which suggests that these okada riders have access to alternative financing

institutions/networks, rather than being reliant on commercial banks. This requires further research.

Both Jamal and Kenneth make contributions to welfare funds (GH¢ 1 and GH¢ 10 per week respectively), which as discussed above, indicates that, despite their illegal status, okada riders have access to professionally based support networks.

The okada owner-riders profiled earn an average daily income of between GH¢ 57-67 (USD 10.00 – 11.75) - well above both the average calculated from survey responses (GH¢ 39.44 – USD 6.92) and that of the target drivers profiled above (GH¢ 7 – 40 (USD 1.23 – 7.02)). This suggests that owning one's own motorbike has a major positive impact on earnings.

Okada Owner-Riders						
Name	Jamal		Kenneth		Nicholas	
Date of interview (dd/mm)	1/4/2021		3/4/2021		7/4/2021	
Terminal / Stage	Opera		Circle		New Overhead-Achimota	
Make of motorcycle	Boxer		Royal		Royal	
Age of motorcycle at time of purchase	0.1	Years	3	Years	1	Years
Purchase price	4,990	GH¢	3,800	GH¢	4,250	GH¢
Loan	3,000	GH¢	0	GH¢	2750	GH¢
Loan period (years)	0.2	Years	0	Years	0.4	Years
Interest	0	%	0	%	0	%
Working days per year	313	Days	313	Days	313	Days
Average distance travelled each day	100	Km	100	Km	60	Km
Fuel Cost per Km	0.30	GH¢	0.30	GH¢	0.67	GH¢
Annual Costs (GH¢)						
Interest						
Loan repayments						
Savings towards recapitalisation (per month/year)	50	600	40	480	40	480
Fuel (per day/year)	30.00	9,390	30.00	9,390	40.00	12,520
Airtime (per day/year)	5.00	1,565	3.00	939	5.00	1,565
Routine Service (per week/year)	50.00	600	50.00	600	40.00	480
Police bribes and fines (per month)	100.00	1,200	80.00	960	100.00	1,200
Insurance (per year)	313.00	313	313.00	313	150.00	150
Welfare (per week/year)	1.00	52	10.00	520		0
Driving Permit (per 2 years)	150.00	75	150.00	75		0
Road Worthy (per year)			38	38	100	100
Total Annual Costs		13,795		13,315		16,495
Annual Income						
Passenger Fares (per day/year)	110	34,430	100	31,300	120	37,560
Annual Income less Expenditure		20,635		17,985		21,065
Daily net income		66		57		67

Okada fleet owners

Two examples of okada fleet owners are provided: 'Kojo' and 'Felix'. Kojo owns a fleet of 3 bikes while Felix owns two. Both owners have taken out loans to buy their fleet, with Kojo borrowing a relatively small amount (GH¢ 1800 – 15% of the total purchase price of GH¢ 12,000) to buy 3 bikes and Felix borrowing GH¢ 3500 (45 % of the total purchase price of GH¢ 7,700) to buy 2 bikes. Both loans have been taken over short time period – both one year or less.

Kojo and Felix earn an average daily income of GH¢ 97 (USD 17.02) and GH¢ 123 (USD 21.58) respectively, derived from the payment of target/ 'daily sales' fees by the okada riders who operate their vehicles. Once both owners' loans have been repaid following the first year of their fleet's operation, their incomes will rise to an average of GH¢ 103 and GH¢ 135 if costs and target incomes remain the same.

Okada Fleet Owners				
Name	Kojo		Felix	
Date of interview (dd/mm)	7/4/2021		8/4/2021	
Number of motorcycles	3	Bikes	2	Bikes
Average purchase price per bike	4,000	GHC	3,850	GHC
Total purchase price	12,000	GHC	7,700	GHC
Loan	1,800	GHC	3,500	GHC
Loan period (years)	0.5	Years	1	Years
Interest (%)	0	%	0	%
Average daily target per bike	11.6	GHC	34	GHC
Daily target (fleet total)	34.8	GHC	68	GHC
Average operating days per year	313	Days	313	Days
Annual Costs (GHC)				
Interest				
Loan repayments (per year)	1,800	1,800	3,500	3,500
Refurbishment and major repairs (per year)	100	100	200	200
Savings towards recapitalisation (per year)	25	25	0	0
Insurance (per year)	150	150	150	150
Road Worthy (per year)	100	100	100	100
Total Annual Costs	2,175		3,950	
Annual Income				
Target income (per day/year)	104	32,677	136	42,568
Annual Income less Expenditure	30,502		38,618	
Daily net income	97		123	

Table 36: Okada riders - fleet owners

A simple **return on investment** calculation shows that assuming operating costs and income remain broadly similar over the course of three years – and considering the changing cost of loan repayments which are cleared from Kojo and Felix's balance sheets by year two of their investments - the average return on investment for an okada fleet owner is 378% over one year, 855% over two years and 1,298% over three years.

As shown in the table, okada fleet ownership provides by far the proportionally highest return on investment across all of the transport industries studied, while requiring the smallest initial capital outlay (the average okada motorbike costs 6% of the average cost of a trotro and 16% of the average cost of a taxi). As with all fleet owners, okada fleet owners enjoy the added bonus of being relatively protected from fluctuations in the cost of fuel and police fines, which are costs borne by the okada rider. These factors combine to make okada fleet ownership a relatively lucrative investment, perhaps partly explaining the proliferation the okada industry in Ghana in recent years.

Return on investment ¹³ (Okada fleet owners)					
	Kojo	Felix	Okada (average)	Trotro ¹⁴ (average)	Taxi ¹⁵
Over one year	254%	502%	378%	52%	71%
Over two years	560%	1151%	855%	104%	143%
Over three years	847%	1 749%	1 298%	156%	239%

¹³ See fn. 3. Note for years in which the loan has been repaid (i.e., Y2 and Y3 of Kojo and Felix's investments) the cost of loan repayment is no longer included in annual costs

¹⁴ See Section The trotro industry, In-depth profiles

¹⁵ See Section The taxi industry, In-depth profiles

Key issues in the okada industry

Okada riders were asked to identify the main problems and issues facing them at work as part of the worker questionnaire survey and focus group discussions. The following presents the key problems identified. All quotes in this section are taken from the okada riders' focus group discussion held Achimota on April 13th, 2021, except where indicated otherwise.

Police harassment and corruption were the most commonly identified problems by okada riders who claim that the police take advantage of the illegal status of the okada industry in order to extort money from the riders. They also complain that the police use their services but do not pay them.

“The police have taken advantage of our not being legalized to always extort monies from us without cause. They take advantage of us and earn from us instead. The other disturbing thing is that they do not pay us when they use our services”

The ever-present threat of arrest and/or extortion means that many okada riders see little reason to acquire a riding permit. Cargo / delivery riders are legal and can get a permit from DVLA. Yet this requires that the rider carries a spare helmet, implying the legality of carrying a passenger. They know that police harassment will happen whether they have a permit or not. In fact, one rider interviewed noted that following the necessary steps to get a license can make an okada rider more likely to be arrested:

“When you are getting your licence they require you to indicate that you should have two helmets, however the police see you with two helmets and they immediately arrest you claiming that you are an okada”

Interview with okada rider (GLI research team, April 2021)

It is clear that while police malpractice is a major problem, if not *the* major problem, across the whole transport industry, the formally illegal status of okada riders makes them particularly vulnerable to police harassment and extortion.

Problems with and a lack of respect from taxi and trotro drivers were identified as major issues by okada riders who claimed that other drivers deliberately knock them down in the road.

“The taxis and trotro drivers do not respect us. They feel we are in competition, and they even knock us down deliberately at times”

The high occurrence of road accidents was highlighted as a major problem by okada riders. Riders complained that they are publicly perceived as criminals meaning that cars (along with taxi and trotro drivers) purposefully knock them down in the road. Riders explained that the minority of people using motorbikes for criminal activities feeds this negative public perception.

“We are seen as stubborn and criminals, so we often get involved in road accidents. People use motor for criminal activities like robbery and as such all of us are branded criminals. Cars knock us down frequently”

Like others in the transport industry, **the poor condition of roads** and **high cost of spare parts** were identified as problems by okada riders.

“The spare parts for motorcycles are also very expensive and our roads at some places are very bad”

Other problems identified by okada riders include difficulties in obtaining a license and a lack of respect from passengers.

What are the main problems you face at your work? (Okada riders)		
Number of respondents	36	
Police harassment	18	55%
Problems with trotro drivers	6	18%
Cost of fuel	4	12%
Cost of spare parts / maintenance	2	6%
Lack of respect from passengers	1	3%
Difficulties in obtaining licence	1	3%
Illegal status	1	3%
Total number of responses	33	100%

Station and service workers



Figure 13 Taxi mechanic. Photo credit: GLI

Station workers

Station occupations include station masters who generally lead the coordination of activities at trotro and taxi terminals, the porters/loaders, guards /taskforce and vendors (food and non-food). 42 station workers from across the three sub-industries were surveyed. Very few okada station workers were surveyed due to the illegality of the industry and consequent lack of established stations. While informal station areas do exist for okada riders, especially in busy central areas, these stations are precarious, and surveyors found it difficult to identify workers clearly tied to these spaces.

Gender

Three out of the 41 station workers (7%) surveyed were women.

Age

The vast majority of station workers (85%) are within the active workforce age of between 25years and 60years. The

surveyed station workforce notably did not include any young workers (under 25).

Age (Station Workers)		
	Frequency	Percent
<18	0	0%
18-24	0	0%
25 - 39	16	39%
>40	12	29%
>50	7	17%
>60	6	15%
Total	41	100%

Table 10: Station workers - age

Education

The majority of the station workers (71%) have a formal education up to Junior High School/Middle School level. None of them had attained a college education.

Education (Station Workers)		
Educational level	Frequency	Percent
Primary	11	27%
Junior High / Middle School	20	49%
Senior High School	9	22%
College	0	0%
None	1	2%
Total	41	100%

Table 11: Station workers - education level

Residence and origins

Of the 42 station workers interviewed, 36 of them are domestic migrants (86%) and two were international migrants

Where are you from originally? (Station workers)		
	Frequency	Percent
GAMA	4	10%
Other place in Ghana	36	86%
Other country	2	5%
Total	42	100%

Table 12: Station workers - origin

Duration of employment in industry

The transport industry offers long-term employment to the majority of the station workers. 68% of these workers reported being in the industry for over 5 years, while 57% reported being in the industry for more than 10 years.

Duration of employment in the industry (Station Workers)		
	Frequency	Percent
<5 years	9	32%
6-10 years	3	11%
11-15 years	6	21%
16-20 years	5	18%
26-30 years	5	18%
31-35 years	0	0%
>40 years	0	0%
Total	28	100%

Table 13: Station workers - years of employment in industry

Union membership

The split between unionised and non-unionised station members is almost equal with 49% of those surveyed reporting being members of a union or association while 51% indicated they were not.

Working hours

60% of the station workers surveyed work between 6 to 10 hours a day with the remainder (40%) reporting working between 11 and 15 hours daily.

Employment status

The majority of the station workers (95%) have no formal employment contract, with just 5% indicating that they have a formal contractual agreement.

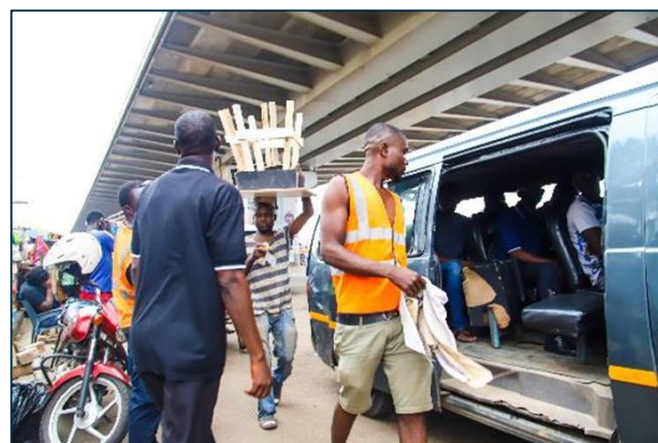


Figure 14 – Station workers. Photo credit: GLI

Service Workers

35 service workers were covered in the survey, including vulcanisers (tyre menders), mechanics and spare part dealers, covering all three sub-industries. It was found that service workers often served multiple industries, rather than exclusively working in one particular transport sub-industry.

Gender

Seven (22%) of the 35 services workers surveyed were females, giving service work the highest share of female employment out of all the occupational categories covered (crew, station, service). The seven female service workers were comprised of spare parts dealers (3), mechanics (2) and vulcanisers (2).

Age

The majority of the service workers (88%) fall within the active working age bracket of 25 and 59 years. Like station workers, no service worker surveyed was aged under 25 years.

Age (Service Workers)		
	Frequency	Percent
<18	0	0%
18-24	0	0%
25 - 39	15	45%
>40	11	33%
>50	3	9%
>60	4	12%
Total	33	100%

Table 14: Service workers - age

Education

The vast majority of the service workers (89%) have a formal education up to Junior High School/Middle School level. The service work industry had the highest proportion of college graduates out of all the occupations covered by this study (11%).

Education (Service Workers)		
Educational level	Frequency	Percent
Primary	2	6%
JHS / Middle School	21	60%
SHS	6	17%
College	4	11%
None	2	6%
Total	35	100%

Table 15: Service workers - education level

Residence and origins

The vast majority of the service workers (91%) are domestic migrants.

Duration of employment in industry

The informal transport industry provides long term employment to the majority of service workers with 87% reporting working in the industry for more than 5 years and 67% working in the industry for more than 10 years.

Union Membership

Union membership among the service workers was low with 85% of them indicating no formal affiliation with transport unions

Working time

The majority of 81% of the service workers reported working between 6 to 15 hours in a day and 97% reported working at least 6 days per week.

Employment status

The majority of the service workers (94%) do not have written agreement of employment.

Key issues facing station and service workers



Figure 15 Okada mechanic. Photo credit: GLI

Station and service workers were asked to identify the main problems and issues facing them at work as part of the worker questionnaire survey, focus group discussions, and stakeholder interviews. The following presents the key problems identified by station and service workers from across the three sub-industries. Additional issues raised by the women station workers' focus group are also highlighted.

The most commonly identified problem by surveyed station and service workers was the **negative impact of the COVID-19 pandemic** on passenger and customer numbers. Every one of the nine food vendors surveyed identified a lack of customers due to COVID-19 as the main problem facing them at work.

"Most of the workers we have as customers have lost their jobs and now stay at home"

The second most commonly identified by surveyed station and service workers was the **high, unstable cost and often poor quality of spare parts**. Not surprisingly, this was the most commonly cited problem by spare parts dealers. Service workers also highlighted that they faced the same problems (high cost/poor quality) in relation to the purchase of tools. Workers called for the government action to reduce the cost of higher quality spare parts and tools imports.

"The prices of spare parts are not stable. Some of the parts are not good so when we use it, the cars get faulty quickly... The prices of the spare parts are also very expensive, they are going up every day. The duty paid on the goods are too much affecting the selling prices of these items"

Trotro Service Workers Focus Group Discussion, Achimota, April 14th, 2021.



Figure 16 –Spare parts dealer. Photo credit: GLI

Traffic congestion and private cars were identified as major problems by station workers and service workers. **"Floaters"** or unregistered vehicles were identified as a major contributing factor to traffic congestion:

"The floaters along the road also cause problems for industry. It does not make the stations operate effectively. The traffic is mostly caused by the floating cars who load their vehicles on the road. If police or road wardens do not regulate them, they waste time and cause most of the traffic situations in the city"

Women Station Workers Focus Group Discussion Achimota, 18th April 2021.

The increasing cost of fuel without corresponding increases in fares was cited as a problem. Station and service workers explained how the financial difficulties for drivers had negative knock-on impacts for those reliant on drivers for their income, with some drivers failing to pay for services and racking up customer debt.

"Fuel increments make the drivers complain when they must pay us. Some leave and do not return".

The behaviour of drivers and drivers' mates was highlighted as a problem. Station and service workers cited a lack of 'discipline' and driving competence amongst drivers and complained that drivers and mates sometimes failed to make payments when required.

"Some of the drivers are incompetent. They are not well trained for driving on our roads. Some drivers do not have driver's license"

A lack of secure access to affordable land as workplaces and a lack of opportunities for training and apprenticeships were highlighted as particular problems by service workers.

"If you settle in a space for a while some persons of high reputation in society will come claiming ownership

of the land and finally get you ejected from the land. We face evictions from some people who claim the land is theirs. After we settle and get customers, some big men come to sack us that the land belongs to them"

"We need more training to catch up on the technology that is coming along with the industry. We need education to be able to run our machines"

Trotro Service Workers Focus Group Discussion, Achimota, April 14th, 2021.



Figure 17 Trotro upholsterer. Photo credit: GLI

Additional problems identified by women workers

Sexual harassment by the drivers and bus conductors was identified as a major problem by women workers. Women workers feel forced to 'put up' with harassment in order to keep their jobs.

"If you do not yield to their advances, they insult you and all manner of bad things. Our work is difficult. The more you behave friendly and open to them, the more they take advantage of you. If you frown or avoid them, you are tagged as proud and arrogant so mixing the two is very difficult. It may even affect our marriages if you do not take care. Some men even want to flirt and call you at odd hours in the night"

Long working hours were highlighted as a problem by women workers, due to the negative impact such working patterns have on their ability to undertake caring responsibilities.

"[Work is] very tiring. I wake up very early and close late with very little rest. It badly affects the care responsibility on me at home. My children especially are affected. It seriously affects child upbringing"

Women workers also associated the long working hours of drivers with the high occurrence of accidents.

“The drivers overwork themselves and still drive when they are supposed to be resting. They must take turns and rest otherwise these accidents will keep occurring”.

Discrimination on the basis of language and tribal origin was highlighted as a problem by women workers.

“I am a Kwahu, but I work at a Volta station. I am expected to know the language otherwise I am treated with disdain”

Women Station Workers Focus Group Discussion, Achimota, 18th April 2021.

<i>What are the main problems you face at your work? (Station and service workers)</i>								
	<i>Loaders/ Porters</i>	<i>Station Masters</i>	<i>Guards</i>	<i>Mechanics</i>	<i>Food Vendors</i>	<i>Vulcanisers</i>	<i>Spare Part Dealers</i>	<i>Total</i>
<i>Number of respondents</i>	15	5	9	4	9	20	5	67
<i>Not enough passengers / customers (Covid)</i>	5		1	3	9	2		20
<i>Cost of spare parts / maintenance</i>	1		3			2	4	10
<i>Traffic congestion / private cars</i>	1		1			7		9
<i>Floater / unregistered operators</i>	1	3				1		5
<i>Non-payment by drivers / mates</i>	2		3					5
<i>Cost of fuel</i>	2		1			1		4
<i>Police harassment</i>		1				2		3
<i>Problems with trotro drivers</i>	2	1						3
<i>Quality and cost of tools</i>				1		2		3
<i>Customer debt</i>						1	1	2
<i>Lack of respect from passengers</i>						1		1
<i>Low fares</i>	1							1
<i>Problems with okada riders</i>						1		1
<i>Low income</i>	1							1
<i>Total number of responses</i>	16	5	9	4	9	20	5	68

Opinions on Formalization of Public Transport

Major issues in transition

Questionnaire survey respondents were asked to consider some of the major issues being considered in the transition from the informal transport industry towards a more efficient, environmentally sustainable and economically beneficial public transport system in Accra, highlighting:

- Introduction of scheduled services to replace 'fill-and-go'
- Reform in the ownership and operation of the trotros
- Going cashless

- Legalisation of okada
- Fleet modernisation

After explanation, each questionnaire respondent was asked whether they agreed with the proposed reforms, and how they thought they might affect them.

The focus groups were asked specifically to discuss their response to the proposal for scheduled services.

Scheduled Services

What do you think of the idea of scheduled services? How would it affect you?								
	Number of respondents	Opposed		In favour		Unconcerned		Total responses
Trotro Drivers	76	69	96%	3	4%			72
Drivers' Mates	17	12	100%					12
Taxi Drivers	31	17	65%	5	19%	4	15%	26
Spare Drivers	5	3	100%					3
Okada Riders	36			1	100%			1
Loaders/ Porters	15	9	90%	1	10%			10
Station Masters	5	4	100%					4
Guards	9	2	100%					2
Mechanics	4			1	100%			1
Food Vendors	9	5	100%					5
Vulcanisers	21	12	100%					12
Spare Part Dealers	8					1	100%	1
Total	236	133	89%	11	7%	5	3%	149

Responses from trotro workers in the questionnaire survey were overwhelmingly negative to the idea of scheduled services, revealing a widespread fear that it would lead to a decline in work and income. Despite the explanation that it could lead to a stable fixed income (wage) and reduced working hours, the large majority believed that it would make it more difficult to reach their 'daily sale' (target) for the owners and would lead to even longer working hours.

There were also fears that scheduled services would simply benefit the 'floaters' operating outside the stations, and that driving without a full load of passengers would waste expensive fuel.

The few positive respondents believed that scheduled services could reduce stress and provide more rest periods for trotro crews, although several of these agreed with the

idea on the condition that the government provides financial support and/or reduced the cost of fuel to compensate.

"It will affect us. Why should the government bring this idea? How can we get money to pay our children's school fees?" (trotro driver)

"No, it will affect our work. We work for longer periods, and we don't get money. Why is the government interested in reducing the working hours for us?" (trotro driver)

"Yes, if the government will reduce the cost of fuel for us to meet our daily sales (target)" (trotro driver)

"How much will I get if the government reduces working hours? Who is going to take the remaining passengers after we've closed. It won't help us." (trotro driver)

“No, because I will drive an empty car which will make me bankrupt” (trotro driver)

“No, that is not a good idea for our work because when you move from the station you will not get any passengers on the way – the floating cars are in front of you.” (station master)

After a brief explanation of what was meant by ‘scheduled services’, each of the focus groups were specifically asked to discuss their thoughts on their introduction, how it might affect their work, how trotro workers and owners might react, and how they could be involved in a transition process.

None of the focus group participants had heard of such a concept – i.e. for vehicles to depart at a set time, even before they were full – and many found it difficult to comprehend.

Trotro crews were very opposed.

“This idea itself means the government does not think of us. The situation as exists outside in other countries cannot be compared to ours or brought to Ghana”.

“The scheduled service will reduce our income because we sometimes wait for 4 hours to get loaded and cannot move just in 10 minutes after waiting for that long. The problem of passengers boarding along the streets is not for all the stations but for the locations whose means of transport are easily accessible along the roads. For ours, the people come into the station to board the cars.”

Taxi drivers believe that the scheduled system will help trotro drivers “because most of them do not own their cars unlike the taxi drivers, so it will be beneficial to them more. The receptiveness of drivers will really depend on the conditions that come with it”.

They believe that it will work better with new vehicles. Drivers would benefit if they were to be employed, including social security benefits and other allowances in addition to salaries. It will also ensure that drivers get some rest. It will require that the idea is well presented to the leaders, and for them to communicate effectively with their members. It also depends on the salaries as compared to what they currently earn.

Okada riders think it will be a good idea because it will prevent trotros randomly stopping along the roadside or in the middle of the road to pick up passengers, which is a significant cause of accidents. They recognise thought that some drivers may resist and even demonstrate if they feel their livelihood is threatened. It is likely to cause some confusion among trotro drivers looking at the limited time given to drivers to load their vehicles.

“The urge to earn more money than the other will not make drivers support the system. If the initiative is introduced by law, it will be better than it being voluntary”.

Nevertheless, an improved scheduled service may cause problems for okada riders.

“This system will affect the Okada business because people will get quick transport service and would not have any reason to use our services. The advantage to us currently is the delays”.

The focus group of union leaders (both GPRTU and PROTOA) believe that the introduction of this system will affect them badly financially.

“It will be difficult for us to accept it ... We had an issue with the Aayololo system when it was introduced to move at certain scheduled hours whether full or not. The government could not manage it so it will not work looking at the system of management as we have it in Ghana. Also, when the buses are not owned by us the drivers will not take good care of them. We think some drivers will lose their work because of the favouritism system of employment we have in Ghana. The government should pass the initiative through the unions and not managed it alone”.

Women workers are more positive. The women’s focus group (bus conductor, ticketing officer, cleaner and vendor) believe that the system could be good if it is well implemented and trotros use the stations to load, which will help the livelihoods of station and service workers.

But they believe that the drivers will not agree.

“It would not benefit them financially. They may lose out in the end because it is not certain how much they will be earning. It will be difficult for the drivers to accept unless they get to understand it very well. They see money daily so if it has taken away it will be difficult. If the drivers get comfort as compared to what they currently get they will be okay with it. They must also be educated well to understand the system fully. The provision of social insurance and good packages for the drivers (will help) to get them to be convinced”.

The women station workers would welcome scheduled services as they would increase the number of passengers using the terminal.

“Personally, it will help me as a ticketing person because all passengers will come to the station”.

“As cleaner and custodian of the urinal it will help me because I will get more money when more passengers come in the station. They are more likely to use the urinal which will increase my earnings”.

Trotro operational management reform

Q33. Do you think that trotro operations should be taken over by the proposed new companies? How might this affect you?								
	Number of respondents	Opposed		In favour		Unconcerned		Total responses
Trotro Drivers	76	41	82%	9	18%			50
Drivers' Mates	17	4	80%	1	20%			5
Taxi Drivers	31	12	55%	8	36%	2	9%	22
Spare Drivers	5			3	100%			3
Okada Riders	36	1	25%	2	50%	1	25%	4
Loaders/ Porters	15	2	67%	1	33%			3
Station Masters	5	2	100%					2
Guards	9	2	100%					2
Mechanics	4	2	100%					2
Food Vendors	9	5	100%					5
Vulcanisers	21	2	40%	2	40%	1	20%	5
Spare Part Dealers	8	1	50%			1	50%	2
Total	236	74	70%	26	25%	5	5%	105

A widely discussed element of formalisation concerns the replacement of owner-drivers and small-scale vehicle owners with formation of new formalised transport operating companies. These may be entirely new entities, existing transport companies, or new companies or cooperatives in which existing trotro owners are stakeholders.

When the survey asked how they thought it might affect them, many drivers believe that such companies would discriminate against them, will only employ people they already know, or restrict jobs to their family members. They also worry that they will demand 'certificates' – in other words qualifications before offering jobs and others believe that it will lead to less pay.

Some think that companies would be incapable of running the public transport system.

« Even the government can't run transport, so how could a company? ».

More generally, several drivers were fearful of company rules and regulations.

« They can't have my freedom ».

The few drivers who welcomed the proposal to hand operations to new companies were positive towards the prospect of regulating the number of vehicles on the road, improving discipline, maintaining vehicles to a higher standard, and paying a predictable monthly salary.

Station and service workers are concerned that the company will employ their own staff to maintain and service vehicles, leaving them without work, or exclude them by demanding qualifications. Others do not believe that private companies are capable of running public transport.

« The company will employ their own mechanics, which will totally affect my business »

« It will affect my work as a welder, as the company will find its own shop for body work and other services ».

Going Cashless

Q34. What do you think of going cashless? How would this affect you?								
	Number of respondents	Opposed		In favour		Undecided		Total responses
Trotro Drivers	76	63	97%	2	3%			65
Drivers' Mates	17	7	78%	2	22%			9
Taxi Drivers	31	9	43%	11	52%	1	5%	21
Spare Drivers	5	2	67%	1	33%			3
Okada Riders	36	6	38%	10	63%			16
Loaders/ Porters	15	6	100%					6
Station Masters	5	2	100%					2
Guards	9	4	100%					4
Mechanics	4							
Food Vendors	9	5	100%					5
Vulcanisers	21	10	91%	1	9%			11
Spare Part Dealers	8	1	33%	1	33%	1	33%	3
Total	236	115	79%	28	19%	2	1%	145

Drivers and drivers' mates are overwhelmingly opposed to the idea of going cashless. Drivers are, are particularly worried about the ability of passengers to use the system to defraud them, and concerned about the jobs for their mates.

Many fear that they lack knowledge about the technology, that the system will not work or delay payments, although it assumes that cashless payments will be based on MoMo (MTN Mobile Money)

« no, due to our network system even some don't have mobile phone ».

There are also worries that they will not have the necessary cash to cover essential expenses, such as police bribes and repairs.

« This is not a good idea at all. It will spoil our job. What if I had problem with the police, how can I solve it ? We don't need the cashless in the system. »

« My vehicle can spoil at anywhere in the bus. how I can I get money to at that time to repair it? »

A few drivers are more positive, suggesting that it could reduce the pressure on the mates, make payment easier,

and reduce friction between the mates and passengers, although MoMo network problems may cause confusion.

Taxi drivers are more inclined to be positive with a slim majority in favour of going cashless, particularly as a means of reducing the spread of Covid. Others think that it could reduce friction between drivers and passengers, make payments easier, and reduce crime and corruption. Those opposed are concerned with the reliability of the network, the potential for fraud, or problems for those without suitable phones.

Okada riders are also more positive, particularly in reducing the spread of disease, reducing crime and making payment easier, although there are still fears of fraud, that the lack of adequate mobile phones or knowledge of how to use them effectively, or unreliability of the MoMo network will cause problems.

Service and station workers are universally opposed, for many of the same reasons cited above. They fear that many of them do not have a MoMo account, the possibility of fraud, and the lack of adequate phones by some of them, although one respondent is in favour if it reduces the chance of being robbed.

Legalisation of okada

Q35. Do you think Okada riders should be legalised? Why or why not?								
	Number of respondents	Opposed		In favour		Undecided		Total responses
Trotro Drivers	76	49	70%	21	30%		0%	70
Drivers' Mates	17	11	73%	4	27%		0%	15
Taxi Drivers	31	10	45%	12	55%		0%	22
Spare Drivers	5	1	33%	2	67%		0%	3
Okada Riders	36	1	3%	31	97%		0%	32
Loaders/ Porters	15	5	56%	4	44%		0%	9
Station Masters	5	2	67%	1	33%		0%	3
Guards	9	2	25%	6	75%		0%	8
Mechanics	4							0
Food Vendors	9	6	75%	2	25%		0%	8
Vulcanisers	21	6	38%	10	63%		0%	16
Spare Part Dealers	8	2	50%	2	50%		0%	4
Total	236	95	50%	95	50%	0	0%	190

As might be expected, all but one of the okada riders interviewed are in strongly in favour of legalisation, primarily to stop the widespread police harassment.

« It should be legalised so that we can have our peace from the police »

« The police will stop taking our motorbikes from us »

Legalisation is thought to also boost their livelihoods, with passengers feeling more comfortable to request rides,

« I want it legalised for passengers to feel free when requesting for ride ».

One respondent believes that legalisation would also improve relationships between okada riders and trotro workers: « it should be legalized so that trotro drivers will see us as their colleagues ».

Other transport workers have varying opinions. Many believe that okada riders are the most serious cause of accidents, that they lack training and do not follow traffic regulations,

« No, the riders of the okada don't respect the rules and regulations. They always create problems for us » (trotro driver)

« Okada riders always give us problems on the roads. They do not respect the traffic rules at all » (trotro driver)

Others are in favour, arguing that they should be legalised, but on the condition that they are regulated and trained in traffic regulations. Some argue that legalisation should be restricted to rural areas.

« Yes, it creates employment for our brothers to also get something for their living. But the government should regulate them. » (trotro driver)

« Yes, if the government can check them with their numbers on the back. Government should help the union and put money into the system » (trotro driver)

There is much recognition that the okada industry provides essential livelihoods for many people and play a crucial role in enabling passengers and services move through congested streets and reducing traffic jams.

« Yes, because they help when there is traffic. But government should advise some on how they ride their motor bikes » (driver's mate)

It is also recognised that okada play a very important role in supporting the transport industry itself: ferrying spare parts, commuting from home to the station, buying essential supplies

« When you call for spare parts they quickly bring it without waiting in traffic » (mechanic)

« Yes, they help me dodge traffic when am in haste to buy something from kokompe » (mechanic)

Fleet modernisation

Should we replace older more polluting vehicles? If no, why? If yes, who should pay for it?

	Number of respondents	Opposed		In favour		Undecided		Total responses
Trotro Drivers	76	14	23%	46	77%			60
Drivers' Mates	17			11	92%	1	8%	12
Taxi Drivers	31	1	4%	24	96%			25
Spare Drivers	5	1	25%	3	75%			4
Okada Riders	36			9	100%			9
Loaders/ Porters	15			8	100%			8
Station Masters	5			4	100%			4
Guards	9	2	40%	3	60%			5
Mechanics	4							
Food Vendors	9	1	25%	3	75%			4
Vulcanisers	21	1	13%	7	88%			8
Spare Part Dealers	8	1	33%	2	67%			3
Total	236	21	15%	120	85%	1	1%	142

The large majority of respondents recognise the need to replace old polluting vehicles, and – as to be expected – most believe that the government should pay for new vehicles or recompense owners for scrapping the old ones.

Those opposed believe that rather scrapping the old vehicles, the government should help owners repair or upgrade their current vehicles with new engines.

Some service workers fear that new vehicles will reduce demand.

« No because when the cars are replaced with new one, how can I work? Because the cars are new, they cannot have frequent faults » (mechanic)

Transition to formal passenger transport – workforce recommendations

The questionnaire survey asked workers for immediate practical ideas for improvements that they would propose to the authorities, firstly concerning improvements to their working conditions, and improvements to the passenger transport system as a whole.

Q29. Can you think of any immediate practical ideas for improvements to your working conditions that you would propose to the government?																												
	Trotro Drivers		Drivers' Mates		Taxi Drivers		Spare Drivers		Okada Riders		Loaders/ Porters		Station Masters		Guards		Mechanics		Food Vendors		Vulcanisers		Spare Part Dealers		Total			
Number of respondents	76		17		31		5		36		15		5		9		4		9		21		8		236			
Regulate / reduce fuel prices	19	20%	4	27%	10	53%			3	16%	3	27%	1	25%	2	29%	1	20%	1	20%	1	7%					45	22.4%
Take action against police harassment	19	20%	3	20%	2	11%			4	21%	2	18%									4	27%					34	16.9%
Improve / maintain the roads	16	17%	1	7%	3	16%					1	9%	1	25%							3	20%					25	12.4%
Regulate / remove 'floaters'	11	11%	1	7%			1	50%			2	18%	1	25%	1	14%							1	7%			18	9.0%
Reduce congestion	6	6%	2	13%	2	11%																	2	13%			12	6.0%
Provide support to recapitalise vehicles	6	6%					1	50%	3	16%			1	25%													11	5.5%
Reduce cost / increase imports of spare parts	1	1%	1	7%					1	5%	1	9%			3	43%							2	13%			9	4.5%
Increase fares	4	4%			1	5%					2	18%			1	14%									1	33%	9	4.5%
Legalise Okadas									8	42%																	8	4.0%
Create more bus stops and terminals	7	7%			1	5%																					8	4.0%
Reduce taxes	4	4%																	1	20%	1	7%					6	3.0%
Loans to improve tools and equipment															2	40%			1	20%	1	7%	2	67%			6	3.0%
Invest on the transport sector	1	1%	1	7%																	2	40%					4	2.0%
Reduce emissions	1	1%																									1	0.5%
Aayololo should follow the traffic	1	1%																									1	0.5%
Fix the traffic lights			1	7%																							1	0.5%
Shift system to reduce trotro congestion			1	7%																							1	0.5%
Remove vendors from the streets															1	20%											1	0.5%
Provide land for services (mechanics etc)															1												1	0.5%
Total number of responses	96	100%	15	100%	19	100%	2	100%	19	100%	11	100%	4	100%	7	100%	5	80%	5	100%	15	100%	3	100%	201	100%		

Many responses repeated issues that were raised elsewhere in response to the questionnaire (see above), not necessarily practical proposals, but generalised demands, such as the need to regulate fuel prices, reduce congestion, reduce taxes, improve the roads and fix traffic lights etc and overall government investment in public transport. One respondent noted that the government should support the trotro just like Aayololo because « we provide more service ».

More specific practical proposals include steps to **reduce police harassment and corruption, crack down on roadside practical loading (« floaters »), build more bus stops and improve and expand terminals**, improve the availability, quality and affordability of spare parts, and provide access to affordable finance for fleet renewal and business investment. proposals include steps to reduce police harassment and corruption, crack down on roadside

Police harassment is the most common complaint across the entire public transport industry, referred to in numerous interviews with people working in trotros, okadas, taxis and service industries. Some called for the military to take over some of the police duties. Others demanded that police be retrained to respect the rights of the workers and passengers.

“The government should train some of the policemen again it looks like they only want to arrest driver and take money” (driver’s mate)

Floaters. The need to act against floaters is similarly repeated by many respondents. Workers call for a police crackdown on floaters, and to bring all floaters to within terminals and into registered union membership. It was noted that some of the floaters use vehicles owned by army and police officers, which protect the drivers from police action and prevent their arrest and prosecution.

« The vehicles are too much in the transport system already, people are buying more cars. The government should get the floating cars to register with the union »

More bus stops and improved terminals. Many respondents demand more bus stops and more, better, terminals, partly to improve working conditions, but also to provide space for the inclusion and regulation of floaters,

« The government should build more terminals and drive out all roadside loaders to the terminals » (trotro driver)

« We need help from the government. Our station is too small for us » (station worker)

Spare parts. Many workers demand that the government takes action to provide access to good quality and affordable spare parts, and more specifically to improve the availability and cost of imported spare parts into Ghana. The lack of reliable spare parts undermines the roadworthiness of vehicles and is a significant contributor to poor maintenance and road safety.

Access to finance. Several proposals are for government assistance in gaining access to affordable finance, whether to purchase new vehicles, become a vehicle owner or invest in their business.

« We want the government to help us get our own car » (spare driver)

« I will want the government to send people in authority to distribute cars to those of us who are serious to do work-and-pay » (trotro driver)

« The government should talk to the banks to buy cars for us with low interest » (driver’s mate)

« We buy our things on credits basis. So if we can get loan we will be happy » (vendor)

Other proposals. Mechanics and other service workers call for help in investing in **improved machinery and tools**, and to have access to **secure affordable land** from which they can operate. Some drivers suggest that the trotro fleet be divided into two in a **shift system to reduce congestion**. Taxi drivers are disturbed by **the number of people using their private cars** for Uber, creating too much traffic during peak hours.

Overall, there are calls for the **government to work with the union** to reorganise the system.

Some of these themes were developed further in the focus group discussions. The taxi drivers focus group at Circle Taxi Station observed that « We need a mouthpiece to speak for us. The government should also engage us on our issues and not sit in their offices to make decisions for us ».

The focus group of trotro drivers and mates held at Kaneshie Mamprobi Station proposed that there should necessarily be a **corresponding increase in fares when prices of fuel go up**. But increases in transport fares should not be limited to only when fuel prices go up but must look at other pricing factors like spare parts, oil, taxes, and other non-fuel related expenditure in discussing the pricing of fares and not only wait for fuel price increases. The decision on fares should not be left to only the government but be done with the unions just as it used to be in the past.

They also proposed that **police harassment** should be reduced by improving the working conditions of the police

« When the government pays the Police well, they will stop extorting money from us. They can also have the police patrol once a week instead of their daily patrols »

The focus group of union leaders held at the Alhaji Tabora Union Office recognised that the police issue will be difficult to resolve because even the Inspector General of Police has tried severally but failed. There is a need for the leaders to make arrangements with the police to consider their issues when they come to them. « We also need a common lawyer to speak for drivers on issues of law. The laws of the country always seem skewed against us ».

The union leaders were concerned with the **number of accidents** and noted that the National Road Safety Commission work only in festive seasons like Christmas and Easter, but they should share information throughout the year. « We do not know the kind of education they send to the media, but I feel they are not doing much ».

The union leaders recognised the problem of spare parts, and in particular, the need to **stop the imports of inferior tyres**, « not conducive for our part of the country ».

The problem of **peak-time congestion** could immediately be eased if the government provided buses for their workers, rather than them use private cars.

« During working days, you will mostly find people driving alone in their cars increasing the number of vehicles on our roads. If the government were to have reliable buses for workers, traffic will be reduced considerably. Evidence is seen on holidays and weekends when workers do not go to work as compared to working days »

The application of ILO R204: Transition from the informal to the formal economy

In 2015, the International Labour Organisation adopted the Transition from the Informal to the Formal Economy Recommendation (R204), which sets out guidelines, many of which applies to employment in urban passenger transport services. It recommends that governments should

« Take urgent and appropriate measures to enable the transition of workers and economic units from the informal to the formal economy, while ensuring the preservation and improvement of existing livelihoods, ... respecting workers' fundamental rights, and ensuring opportunities for income security, livelihoods and entrepreneurship during the transition » (ILO 2015)

R204 guiding principles recognise that “economic units” in the informal economy include owners (own-account workers, employers and cooperatives) and workers (contributing family members, informal employees as well as workers in unrecognised or unregulated employment relationships), all of which are to be found in informal transport industries. In designing strategies to facilitate the transition to the formal economy, R204 recommends that governments should consider the diversity of workers and economic units, requiring different and multiple strategies.

The guiding principles state that governments should take into account “the fulfilment of decent work for all through respect for the fundamental principles and rights at work, in law and practice”, and also recognise the importance of the preservation and expansion, during the transition to the formal economy, of the entrepreneurial potential, creativity,

dynamism, skills and innovative capacities of workers and economic units in the informal economy”.

R204 clauses on legal and policy frameworks recommend that Government development strategies and budgets should include an “integrated policy framework to facilitate the transition to the formal economy”. This is particularly important for the transport economy, where there are multiple levels of government involved, including national ministries, city administrations and urban transport planning authorities.

Those recommendations to governments with particular relevance include:

Trade union rights

Ensure that those in the informal economy enjoy freedom of association and the right to collective bargaining, including the right to establish and, subject to the rules of the organization concerned, to join organizations, federations and confederations of their own choosing.

Inclusive planning

In designing, implementing and evaluating policies and programmes of relevance to the informal economy, including its formalization, Members should consult with and promote active participation of the most representative employers' and workers' organizations, which should include in their rank, according to national practice, representatives of membership-based representative organizations of workers and economic units in the informal economy.

Occupational safety and health

Take immediate measures to address the unsafe and unhealthy working conditions that often characterize work in the informal economy; and promote and extend occupational safety and health protection to employers and workers in the informal economy.

Social protection

Extend, in law and practice, to all workers in the informal economy, social security, maternity protection, decent working conditions and a minimum wage.

Gender equality

Encourage the provision of and access to affordable quality childcare and other care services in order to promote gender equality in entrepreneurship and employment opportunities and to enable the transition to the formal economy.

Anti-corruption

Take measures to promote anti-corruption efforts and good governance.

Labour inspection

Have an adequate and appropriate system of inspection, extend coverage of labour inspection to all workplaces in the informal economy in order to protect workers, and provide guidance for enforcement bodies, including on how to address working conditions in the informal economy.

Financial services

Improve access to inclusive financial services, such as credit and equity, payment and insurance services, savings, and guarantee schemes, tailored to the size and needs of these economic units.

Public procurement

Promote access to public procurement ... through measures such as adapting procurement procedures and volumes, providing training and advice on participating in public tenders, and reserving quotas for these economic units.

Information provision

Take measures to ensure the effective provision of information, assistance in complying with the relevant laws and regulations, and capacity building for relevant actors.

In consultation with employers' and workers' organizations, on a regular basis collect, analyse and disseminate statistics disaggregated by sex, age, workplace, and other specific socio-economic characteristics on the size and composition of the informal economy, including the number of informal economic units, the number of workers employed and their sectors; and monitor and evaluate the progress towards formalization.

Working space

The promotion of local development strategies ... including regulated access for use of public space ... for subsistence livelihoods.

Key Findings

Workforce characteristics

Gender. Overall, of the 242 questionnaire survey respondents, including vehicle crews, station workers and service workers, only 16 (6.7%) were women, confirming the male domination of the informal transport industry. The highest proportion of women workers was found in the transport services sector (22%), followed by the okada industry (14% of riders) and station workers (7%). Only 1% of trotro crew members surveyed were female and 0% of taxi drivers. The comparatively high proportion of women working as okada riders is a significant finding given that in the trotro and taxi industries, the occupation of driver is almost exclusively male. This suggests that female riders face fewer barriers to entry in okada industry as compared to the more traditional trotro and taxi industries.

Age. Contrary to the widely held view that the informal transport workforce is predominately young, more than 93% of respondents were 25 years or older, and the age distribution of workers in Accra is broadly in line with the age distribution of the Ghanaian population as a whole, with the exception of workers in their 40s, who are over-represented.

Origins. The large majority of the workforce interviewed (97%) live within the Greater Accra area, although 82% were internal migrants, having been originally from elsewhere in Ghana, and the majority (56%) had moved to Accra within the last 20 years. Many of these workers are obliged to send a substantial proportion of their earnings to their families and communities in their hometowns and villages. Many drivers' mates, for example, are reported to save money by sleeping in their vehicles, rather than pay for rental accommodation. Women migrant workers are more vulnerable to discrimination and sexual harassment.

Education. 78% of transport workers reported completing at least junior high school/middle school, 23% had completed at least senior high school and 5% had completed college. Okada riders and service workers tended to have the highest levels of education with 31% and 29% respectively of respondents having achieved at least a senior high school education. The service work industry had the highest proportion of college graduates of all industries studied (11%). The trotro industry had the highest level of respondents with no formal education (9%) and the lowest level of senior high school finishers across all categories of worker surveyed (17%).

Training. Very few respondents (less than 14%) reported that they had received any other forms of training, and none reported having received training as drivers or riders. This is highly significant, suggesting that drivers in Accra learn to drive 'on the job' with no formal training, which may contribute to poor driving standards and higher numbers of accidents. Anecdotal evidence suggests that driver training

provision in Ghana is undertaken by private car drivers, rather than public transport operators, and that licences are granted to drivers without testing driving skills.

Occupations. The informal transport workforce includes a wide range of occupations. The questionnaire survey attempted to capture information and opinion from as many occupations as could be identified, including vehicle crews, station workers and service workers, although priority was given to trotro drivers.

Duration of employment. 73% of those surveyed reported having worked in the transport industry for more than five years, and 55% reported working in the industry for more than ten years showing that employment in the informal transport industry is generally long term. However, there was considerable variation in the duration of employment for workers between industries. Testament to its relatively recent growth as an industry, the vast majority of okada riders (83%) reported working in the industry for less than 5 years while the majority of taxi drivers (71%) reported working in the industry for more than 15 years.

72% of respondents reported working in their current job for more than five years, indicating that employment in the transport industry is both generally long term and characterised by a degree of job stability. Further data collection would be required to ascertain whether such professional status is understood to be a positive feature of the transport industry by its workers (i.e. as a provider of secure and predictable income) or as a (negative) indication of a lack of opportunities for career progression to better and higher status jobs within the industry.

Working hours. The informal transport industry involves exceptionally long working hours – especially for vehicle crews and okada riders. Overall, the majority of the workforce surveyed work more than ten hours per day, including 25% working more than 15 hours per day. 90% of workers work six or seven days per week.

Health. Respondents were asked whether they have had health problems or injuries as a result of work in the transport industry. Surprisingly, of the 192 who responded, only 12 (6.3%) reported problems. This is in contrast with the survey results from other cities. In Nairobi, more than 30% reported health problems or injuries (Spooner & Mwanika, 2019), and in Dakar, more than 35% (Sakho, et al., 2020). In both cities, many of the health problems were associated with a hazardous working environment, particularly bad air quality. The low response in Accra is mysterious – perhaps problems of misunderstanding with the surveyor, or that Accra has better working environmental conditions and better road safety.

Employment relationships

85% of respondents have no written agreement with someone who pays them to perform their job. The written agreements that do exist are mostly terms for loans - monthly repayments or 'work and pay' arrangements.

Among those who are employed, the majority are paid by vehicle owners or other unspecified « masters ». Most of those who are self-employed are dependent on passengers for their income, but a sizeable minority depend on drivers.

60% of workers pay other workers within the informal transport economy, including drivers' mates, union officials, other station workers, apprentices and porters. 40% declared that they did not need to pay anyone.

Combining 'payers' and 'payees' suggests a complex set of informal employment relationships within the informal transport economy, in which workers are dependent on a network of micro-transactions.

The difference between employed and self-employed status is frequently difficult to define. A target-based driver or rider, for example, may define himself or herself as self-employed, whereas in reality they are informally employed by the vehicle owner – a form of economic or disguised employment.

Operating costs and revenue

In-depth interviews were conducted with trotro drivers, taxi drivers and okada riders employed on daily sales (target) arrangements, self-employed owners of single vehicles, and small fleet owners to gain a more detailed understanding of livelihoods – gross income, business expenditure and net income.

It is important to note that few, if any, drivers or owners have had any training in financial literacy, and very few have attempted to analyse their business financial operations in any detail. For most, the question is simply whether they have any money left at the end of the day, with little distinction between business and personal expenses (food, housing, school fees etc). The figures provided in the in-depth interviews cannot be regarded as more than rough estimates but give a general sense of the realities of the trotro economy at the grassroots.

There are a number of key factors that determine operating costs and revenue and can cause large differences from one driver/rider and another. These include:

- Whether the driver is operating on the target system or is the owner of the vehicle. 29% of trotro drivers, taxi drivers or okada riders reported that they owned their own vehicle, implying that the majority of drivers/riders operate on a daily sell (target) basis. Nearly all owners (95%) own only one vehicle
- The length, popularity and level of congestion on the route covered, the number of round trips possible in a day, the cost of fuel and the fare
- The age of the vehicle, and its likely impact on maintenance costs, fuel consumption and vulnerability to police harassment and extortion. The age of most vehicles were reported to be less than 10 years old, although this is unlikely to be an accurate estimate of a vehicle's true age. It is very difficult to authenticate. The age of vehicles was estimated from the roadworthy certificates and/or number plates, but these are

unreliable indicators. Most trotros and taxis are imported second-hand, and it is very difficult to determine the date of manufacture.

- The weather, political or public events and festivals etc, which affect demand and congestion

Debt

A further significant factor is the level and cost of debt. Of the drivers/riders who own their vehicles, 34% purchased them through a loan, of whom most are still making repayments. Most loans are from a bank (48%) or from friends or family (44%).

Many vehicle owners, including trotro owner-drivers, taxi drivers and okada riders, are trapped in a cycle of debt. They may be drivers' mates or other workers who manage to borrow sufficient capital to purchase a trotro of their own, or former trotro workers who wish to escape the industry by investing in a taxi or okada. Very high interest rates reduce the owner's capacity to accumulate savings towards the purchase of a replacement vehicle when the old one's operational life expires (recapitalisation), and the owner is forced to again borrow, repeating the cycle.

These loans include work and pay – an increasingly common form of hire-purchase or repayment arrangement, normally with former owners. These can be super-exploitative with very high rates of interest (150% or more), and aggressively marketed by businessmen's agents working in the terminals and stations.

Some raise capital through Susu groups, a form of rotating savings and credit association (sometimes called a 'merry-go-round'), a type of informal savings club arrangement between a small group of people who take turns by "throwing hand", as the partners call it. The basic principle is that each member of the group makes a standard contribution to a common fund on a regular basis. At the end of each agreed period (e.g., every month) the total contributions are disbursed to a single member of the group. The recipient changes each period in a rotating fashion such that all the members of the group are eventually recipients. Participants of a susu do not make a profit but receive their contributions as a lump sum and is a form of savings club.

Key issues facing the workforce

Key issues identified by those in the trotro industry include:

- Police harassment
- Traffic congestion / private cars
- Impact of Covid on passenger and customer numbers
- Price rises for fuel without rises in fares
- Cost and quality of spare parts and tools
- Floaters (vehicles operating outside the terminals)
- Lack of respect by passengers
- Bad condition of the roads, faulty traffic lights and poor street lighting
- Lack of opportunities for training and apprenticeships, particularly for women

- Lack of secure access to affordable land as workplaces for services

Additional major issues identified by women in the trotro industry include:

- Discrimination on the basis of language and tribal origin
- Lack of respect towards trotro crews
- The dangerous overloading of vehicles
- The high numbers of accidents, caused by exhaustion from long working hours, speeding, poor street lighting at night, and by unlicensed and untrained drivers
- The impact of long working hours on responsibilities for care responsibilities at home, causing major problems and seriously affecting child upbringing.
- Sexual harassment by the drivers and bus conductors.

Key issues identified by those in the taxi industry include:

- Police harassment and corruption
- Price rises in fuel without fare increases
- Traffic congestion and private cars
- Poor condition of roads
- Negative impact of Covid on passenger numbers
- High cost of car insurance
- Excessive charges associated with operation

Key issues identified by those in the okada industry include:

- Police harassment and corruption
- Illegality of the okada industry
- Lack of respect from trotro drivers, taxi drivers and passengers
- High occurrence of accidents
- Poor condition of roads
- High cost of spare parts

Attitudes towards transition to formal services

It is clear that the majority of workers interviewed found it very difficult to envisage a public transport system that operated under a different business model to the familiar cash-based fill-and-run operations run on a target system with many vehicle owners competing for business.

Scheduled Services

None of the focus group participants had heard of such a concept – i.e., for vehicles to depart at a set time, even before they were full – and many found it difficult to comprehend.

Responses from trotro workers in the questionnaire survey were overwhelmingly negative to the idea of scheduled services, revealing a widespread fear that it would lead to a decline in work and income. Despite the explanation that it could lead to a stable fixed income (wage) and reduced working hours, the large majority believed that it would make it more difficult to reach their ‘daily sale’ (target) for the owners and would lead to even longer working hours.

There were also fears that scheduled services would simply benefit the ‘floaters’ operating outside the stations, and that driving without a full load of passengers would waste expensive fuel.

The few positive respondents believed that scheduled services could reduce stress and provide more rest periods for trotro crews, although several of these agreed with the idea on the condition that the government provides financial support and/or reduced the cost of fuel to compensate.

Taxi drivers believe that the scheduled system will help those trotro drivers who do not own their vehicles. The receptiveness of drivers will depend on the conditions that come with it, including their income compared with current arrangements, social security benefits and other allowances in addition to salaries, and reduction in working hours. It will require that the idea is well presented to the leaders, and for them to communicate effectively with their members.

Okada riders think it will be a good idea because it will prevent trotros stopping along the roadside or in the middle of the road to pick up passengers, which is a significant cause of accidents. They recognise though that some drivers may resist and even demonstrate if they feel their livelihood is threatened. It is likely to cause some confusion among trotro drivers looking at the limited time given to drivers to load their vehicles.

Women workers are more positive, believing that the system could be good if it is well implemented and trotros use the stations to load, which will help the livelihoods of station and service workers. But they doubt that the drivers will agree, unless they fully understand the proposals, can be convinced that their earnings will not be affected, and see the benefits of the provision of social insurance that would accompany formalised employment contracts.

The women station workers would welcome scheduled services as they would increase the number of passengers using the terminal.

Trotro operational management reform

Union leaders had a negative experience of the attempted introduction of BRT and the Aayololo service, distrust the government’s capacity to manage it, and fear that some drivers will lose their jobs as the result of employment discrimination.

Many drivers believe that the reorganisation of trotros into operating companies would discriminate against them, and will only employ people they already know, or restrict jobs to their family members. They also worry that they will demand ‘certificates’ – in other words qualifications before offering jobs and others believe that it will lead to less pay.

Some think that companies (or the government) would be incapable of running the public transport system, and more generally, several drivers were fearful of company rules and regulations.

The few drivers who welcomed the proposal to hand operations to new companies were positive towards the prospect of regulating the number of vehicles on the road, improving discipline, maintaining vehicles to a higher standard, and paying a predictable monthly salary.

Station and service workers are concerned that the company will employ their own staff to maintain and service vehicles, leaving them without work, or exclude them by demanding qualifications. Others do not believe that private companies are capable of running public transport.

Going Cashless

Drivers and drivers' mates are overwhelmingly opposed to the idea of going cashless. Drivers are particularly worried about the ability of passengers to use the system to defraud them and concerned about the jobs for their mates.

Many fear that they lack knowledge about the technology, that the system will not work or delay payments, although it assumes that cashless payments will be based on MoMo (MTN Mobile Money)

There are also worries that they will not have the necessary cash to cover essential expenses, such as police bribes and repairs.

A few drivers are more positive, suggesting that it could reduce the pressure on the mates, make payment easier, and reduce friction between the mates and passengers, although MoMo network problems may cause confusion.

Taxi drivers are more inclined to be positive with a slim majority in favour of going cashless, particularly as a means of reducing the spread of Covid. Others think that it could reduce friction between drivers and passengers, make payments easier, and reduce crime and corruption. Those opposed are concerned with the reliability of the network, the potential for fraud, or problems for those without suitable phones.

Okada riders are also more positive, particularly in reducing the spread of disease, reducing crime and making payment easier, although there are still fears of fraud, that the lack of adequate mobile phones or knowledge of how to use them effectively, or unreliability of the MoMo network will cause problems.

Service and station workers are universally opposed, for many of the same reasons cited above. They fear that many of them do not have a MoMo account, the possibility of fraud, and the lack of adequate phones by some of them, although one respondent is in favour if it reduces the chance of being robbed.

Legalisation of okada

As might be expected, all but one of the okada riders interviewed are in strongly in favour of legalisation, primarily to stop the widespread police harassment. Legalisation is thought to also boost their livelihoods, with passengers feeling more comfortable to request rides,

Other transport workers have varying opinions. Many believe that okada riders are the most serious cause of accidents, that they lack training and do not follow traffic regulations,

Others are in favour, arguing that they should be legalised, but on the condition that they are regulated and trained in traffic regulations. Some argue that legalisation should be restricted to rural areas.

There is much recognition that the okada industry provides essential livelihoods for many people and play a crucial role in enabling passengers and services move through congested streets and reducing traffic jams.

It is also recognised that okada play a very important role in supporting the transport industry itself: ferrying spare parts, commuting from home to the station, buying essential supplies

Fleet modernisation

The large majority of respondents recognise the need to replace old polluting vehicles, and – as to be expected – most believe that the government should pay for new vehicles or recompense owners for scrapping the old ones. Those opposed believe that rather scrapping the old vehicles, the government should help owners repair or upgrade their current vehicles with new engines. Some service workers, particularly mechanics, fear that new vehicles will reduce demand.

Conflicts of interests

Most workers are initially opposed to the proposed major steps towards formalisation, but the union leaders (in both GPRTU and PROTOA) are open to discussion and to learn more about the proposals.

Moreover, the demographics (workforce education, experience etc) of the informal transport industry suggest that there is considerable potential for the workforce to engage in meaningful and constructive consultation and negotiation, if given the chance to do so.

Yet there is a potential conflict of interest for union representatives. In general terms, unions act as transport operators and take on some roles associated with employers. Union leaders may also be vehicle owners. At the same time unions are charged with the responsibility to democratically represent the interests of its members, most of whom are target-based drivers (in effect, employees of the owners) or owner-drivers.

According to GAPTU sources in stakeholder interviews, the difficulties in the introduction of BRT and the Aayololo services in Accra were partly but significantly due to the consultations by GAPTE being restricted to official union representatives, who were neither owners or drivers, yet the owners and drivers led the opposition to Aayololo and are the most critical stakeholders who need to be engaged in consultation and negotiation over the reform of the trotro industry.

Transition to formal passenger transport – workforce proposals

The questionnaire survey and focus group discussions asked workers for immediate practical ideas for improvements that they would propose to the authorities, firstly concerning **improvements to their working conditions**, and **improvements to the passenger transport system as a whole**.

Overall, there are calls for the government to work with the union to reorganise the system.

Police harassment is the most common complaint across the entire public transport industry, referred to in numerous interviews with people working in trotros, okadas, taxis and service industries. Some called for the military to take over some of the police duties. Others demanded that police be retrained to respect the rights of the workers and passengers, or that their working conditions and pay to be improved to reduce the dependence on bribes.

Union leaders recognise that there have been attempts by the Inspector General of Police to resolve police harassment and extortion but failed. They propose to develop regular consultations with the police to address the issues and recognise that the union needs legal assistance when representing members facing harassment.

Floaters. Workers call for a police crackdown on floaters, and to bring all floaters to within terminals and into registered union membership. Many floaters were formerly based in the terminals but let to work on the streets and escape the high cost of bribes. Bus stops along the route became, in effect, informal stations – encouraged and protected by police officers who demand routine payments for each trotro departure.

Some respondents noted that some of the floaters use vehicles owned by army and police officers, which protect the drivers from police action and prevent their arrest and prosecution.

More bus stops and improved terminals. Many respondents demand more bus stops and more, better, terminals, partly to improve working conditions, but also to provide space for the integration and regulation of floaters,

Spare parts. Many workers demand that the government takes action to provide access to good quality and affordable spare parts and tools, and more specifically to improve the availability and cost of imports into Ghana. There are particularly demands to stop the imports of inferior tyres. The lack of reliable spare parts and tools undermines the roadworthiness of vehicles and is a significant contributor to poor maintenance and road safety.

Mechanics and other service workers call for help to have access to secure affordable land from which they can operate.

Access to finance. Several proposals are for government assistance in gaining access to affordable finance, whether to purchase new vehicles, become a vehicle owner or invest in their business.

Rises in **fuel prices** without a corresponding rise in fares is a major source of complaint, and many believe that decisions on fares should not be left to the government alone but taken in consultation with the unions « just as it used to be in the past ».

The union leaders are concerned with the number of **accidents** and noted that the National Road Safety Commission work only in festive seasons like Christmas and Easter, but they should share information throughout the year.

The problem of **peak-time congestion** could immediately be eased if the government provided buses for their workers, rather than them use private cars. Some drivers suggest that the trotro fleet divided into two in a shift system to reduce congestion. Taxi drivers are disturbed by the number of people using their private cars for Uber, creating too much traffic during peak hours.

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