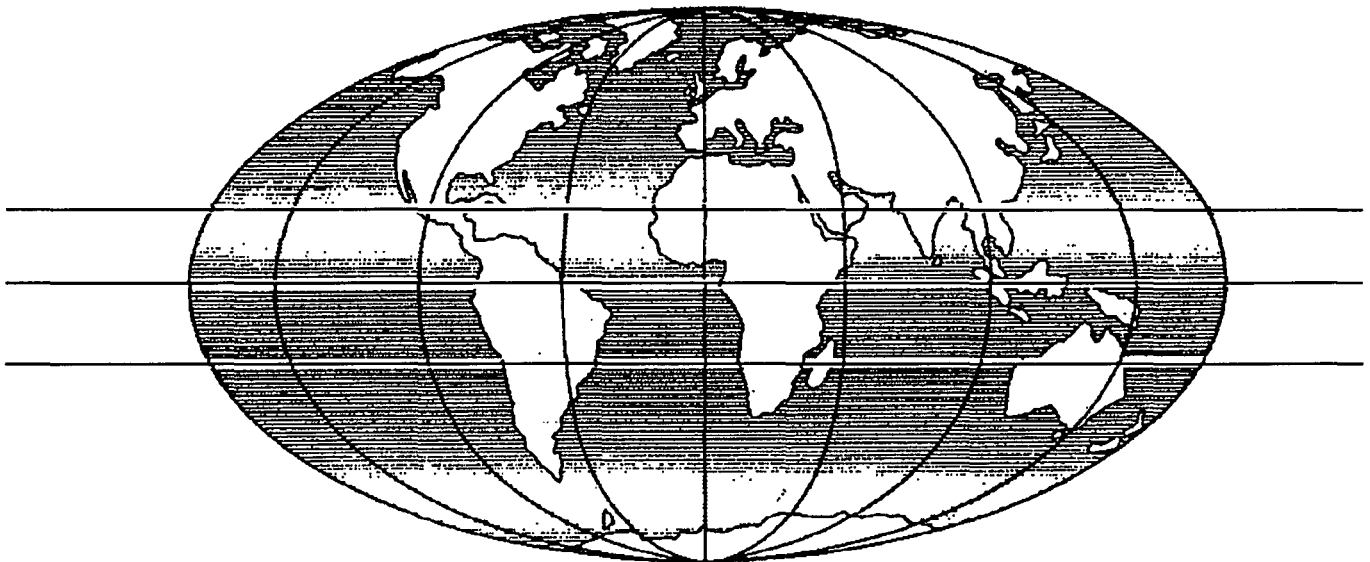


Reprint

**TITLE Bearing The Weight: The Kayayoo,
Ghana's working girl child**

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BEARING THE WEIGHT: THE KAYAYOO, GHANA'S WORKING GIRL CHILD

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- * This paper draws on evidence collected on transport organisation under the auspices of TRL, U.K. and the Ministry of Transport and Communications, Ghana. A special thanks to the girl and women head-loaders who gave of their knowledge and time in permitting themselves to be interviewed. Thanks too to our talented interviewers who sensitively probed the life experience of the kayayoo.

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1. Bearing the weight: human transport in a developing society.

The transport contribution of rural women in Africa has recently received substantial attention (Howe and Barwell, 1987). An important finding of this body of research is that women and girls are used and use themselves as a means of transport. With this finding in mind, and as part of a larger project exploring the travel and transport situation of low income urban women in Ghana, the social, economic and travel circumstances of head load carriers or 'kayayoos'⁷ was identified as a research issue. Pilot research on the topic was undertaken in March/ April 1993 and the full scale research of women and girls as a form of urban human transport has now commenced.

In Ghana, women are highly economically active most particularly in the informal sector (Garlick, 1971; Ardayfio-Schandorf and Kwafo-Akoto, 1990). Petty trading is primarily the occupational province of women (Apt van Ham et al., 1992). The 'kaya business', commercial head load carrying by girls and women, is to be understood within this frame. Head load carrying is a petty form of trading; head load carriers are self-employed, informal sector workers. On the evidence collected to date, girls and women frequently enter the 'kaya business' as a way of saving the necessary capital to invest in technology and equipment to enter other less arduous and more profitable occupations. Entering the 'kaya business' requires less investment than other informal sector trading activities, though as we shall see, there are some investment requirements even with head loading, and entry to the occupation is neither regulated formally or informally.

Women traders use kayayoos to move their goods between markets or purchasing points and transport facilities i.e. lorry parks, tro-tro stations. In this respect, kayayoos or female head porters must be viewed as part of the transport structure of this third world country. Transport functions which are performed by technology in the first world are performed by human energy in the third world, human transport is an integral part of the transport structure. In Ghana, head-load portering is culturally defined as women's work; portering by men almost invariably involves the use of a technology, such as a hand-pulled cart or wheel-barrow.

Various features of third world existence give rise to the presence of an active human transport market in Ghana. Firstly, the design and human traffic density of market and trading areas favour the easy passage of pedestrian load carrying as compared with motorised or even hand-pulled or pushed technologies. Secondly, the extensive petty trading environment of the third world context ensures the plentiful supply of smaller transport loads, loads which are sufficiently large to be arduous in terms of human carriage but not impossible to carry. Thirdly, the trader surrendering her goods for carriage can easily accompany, escort and police the movement of her goods when on the head of the kayayoo; head loading largely protects against the theft of goods. These three factors are likely to ensure the continued existence of an urban market in Ghana for human transport for the foreseeable future.

In the course of exploring how the kayayoo system of goods transportation operated, a number of important findings emerged. Some of these findings have already been indicated: firstly, there is a market for very short distance transportation of goods between market and motorised transport termini which is primarily served by the kayayoos; secondly, involvement in the kaya business is viewed by the kayayoos as short term, the purpose of involvement being to achieve sufficient savings to convert

⁷ Kayayoo is a term used by the Ga people, an ethnic group in the Greater Accra region, to describe women who engage in carrying wares for a fee. Etymologically, this term is derived from two words, one from Hausa and one from Ga: 'kaya' from Hausa meaning wares or goods, whilst 'yoo' is from Ga meaning woman. Coffie, 1992:6.

to a more lucrative and less arduous occupation; thirdly, head-load portering is primarily a female activity. Three other major findings concern us here; firstly, girl children are heavily involved in the kaya business; secondly, many such girl children are part of a pattern of labour circulation between the north of Ghana and Accra. Thirdly, a large number of the kayayoos have become involved in the business because they have either dropped out of school or have never enrolled and they see self-employment as the only way to acquire minimum assets for either better marriage prospects⁸ or greater economic stability.

These girl children are sent from their home towns and villages to Accra in order to undertake the kaya business. On present evidence, it appears that kayayoos are disproportionately drawn from the North⁹. All twelve of the head-loading porters that were interviewed originally came from rural Ghana and were not indigenous Accra people. All were from northern areas of Ghana (Upper West, Upper Volta, Northern regions). The respondents all suggested that they had moved to Accra from a rural area and that they returned there at regular intervals and some said that they intended ultimately go back to their home areas to stay. Within these twelve interviews with kayayoos, each was asked to talk about both their own experience and the experience of other kayayoos they know. In all, our interviews contain information on the fortunes of approximately 200 kayayoos (see Table 1).

The kayayoo trade seems to represent something of an ethnic occupational niche for northern females¹⁰. The mechanism, by which they came to be working as *kayayoos*, was reported mostly to be through family connections. Typically they exist within an occupational chaperoning context; either an older sister, cousin, home town acquaintance or distant relative is involved in arranging accommodation, ensuring that the girl child works and in enforcing savings activities on the part of the child in the interest of the larger family unit. In this arrangement, these young girl children are separated from their parents and their original social context.

She came down with her sister to Accra who is also a kayayoo.

15 years old, kayayoo (Kotokoli)

Respondent is a kayayoo with age eleven years. According to her she was invited by her sister who herself is a kayayoo. She is a Kotokoli girl from Northern Togo.

Apt et al. 1992

⁸ Comparable evidence on the link between girl children's economic participation and preparation for marriage exists in Nigeria, Adenike Oloko, B. (1991)

⁹ Attah (1993) interviewing 122 rural women involved in income generating activities in the Western region of Ghana found no evidence of this community operating as kayayoos in the urban context.

¹⁰ Previous research by Apt et al. (1992) indicates there is a pattern of short term migration by teenage Krobo girls who are transported in small groups by their adult relations to Accra from the Eastern region for approximately three months employment prior to the initiation rites which prepare the girl for marriage. There also appears to be some involvement of local Ga girls and women in the kayayoo trade (Apt van Ham, 1992:35). However, our own sample has not generated any respondents from these areas and precise information on the scale of their involvement in the kaya business is nowhere presently available.

Typically, they talk of their return home when sufficient income has been earned. From the evidence collected so far, it seems that kayayoos from the north spend roughly six months to one year in Accra.

On the evidence collected so far, it would seem inappropriate to consider kayayoos under the category of 'street children', if 'street children' is taken to

TABLE 1: NUMBER OF KAYAYOO CONTACTS BY ETHNICITY OF RESPONDENT

Code No.	Kayayoo contacts	Ethnicity	Region	District
01	0	Northern	Upper West	Nandom
02	0	Gonja	Northern	-
03	2	Kotokoli	North Volta	Jasikan
04	10	Kotokoli	North Volta	Jasikan
05	41	Dagomba	Northern	Tamale
06	11	Dagomba	Northern	Savelegu
07	52	Dagomba	Northern	Savelegu
08	28	Dagomba	Northern	Kombungu
09	12	Dagomba	Northern	Zabzuga
10	15	Dagomba	Northern	Savelegu
11	5	Dagomba	Northern	Zabzuga
12	21	Mumprusi	Northern	Walewale

mean children who have either abandoned or been abandoned by their families¹¹. These are children who are deeply embedded in a family structure. They are responsive to their families requirements for cash income, obedient in remitting their earnings back to their parents in the north and expect to return permanently to their family contexts. Many of these children do, however, sleep on the street or in very low grade accommodation. Through our interviews, we have established that girls as young as eight years old are financed by their parents to travel from the north to Accra to undertake employment as kayayoos. On present evidence, it seems that many of these young girls see employment as a kayayoo as a way of getting the goods together which are necessary for their marriage. For these girls from the north being a kayayoo is one step in their career towards marriage. The kaya business is not

¹¹ Myers, 1991 indicates the problems involved in applying the description 'street children'. As UNICEF recognised in 1986, many children work on the street without having weakened or severed ties with their families. Appreciating the difference between children 'on the street' and children 'of the street' is important in identifying the appropriate policy moves to benefit such children.

confined to young girls, however, for adult kaya women come from the north to Accra shortly after the birth of a child and remain with the kaya business in Accra until such time as the infant is toddling when they return to the north.

Having established the general features of the kaya business in Accra, the rest of this paper will investigate: technology constraints which adversely affect the quality of life of kayayoos, the social organisation and savings behaviour of kayayoos, business education and savings facilities which could improve the social life of kayayoos and will outline the case for sensitive policy intervention in this complex social process. At present, there are no statistics which would allow us to estimate the total number of kayayoos active in Accra, it is, therefore, impossible to assess at this moment the total number of girl children who fall within this category. More interviews are currently in progress, our objective being to interview approximately 30 kayayoos directly and to obtain information on roughly 400 kayayoos in total. Furthermore, our future research will attempt to establish the scale of adult kayayoo and girl kayayoo activity within Accra. Thus the results presented here are preliminary but sufficiently cohesive to provide a steering direction for initial policy thinking on how best to improve the lot of a key element of Ghana's female trading and transport structure.

2. Carriers of culture: women as a means of transport.

In Africa, women are not primarily users of transport but rather serve as a means of transport. A body of evidence has now been collected which establishes that women typically perform the function of transporting goods without the assistance of technologies (Howe and Barwell, 1987). In Africa, load bearing is primarily the responsibility of women. Women operate as a form of transport: human transport is a routine African reality. When men do perform the transport function, they typically do so with the aid of technology. Whereas women are substitutes for transport technologies, male transport activities incorporate transport technologies. What explains this difference? Why are women used as a means of transport and men not? How do men acquire technology? and why do women not make use of the same technologies? The experience, satisfactions and problems of kayayoos have to be explored within this context, a context in which there are established cultural differences between the transport functions of women and men.

Load bearing by female children has to be understood as part of the female occupational career structure. In line with the general cultural relationship of gender to transport technology, female porters make little use of technology whereas male porters typically make use of a technology. As adult women do not make use of technology in their load bearing, girl children following this occupation are consequently restricted to the same transport practices which rely solely on human energy. The girl children are performing the same tasks in the same manner as adult women, with the qualification that younger girls are typically bearing lighter loads. In order to improve upon the working situation of girl kayayoos, it is necessary to identify what the barriers are to the use of technology by females.

From the evidence we have collected so far the barriers to technology use appear to be more socio-cultural than financial in character. Kayayoos when starting in the business typically have to rent the head pan in which they carry the goods, the cost of which is 70 cedis a day (Apt et al., 1992)¹².

¹² Interview with 15 year old kayayoo, November 1993: But I was hiring/ renting the head pan/ basin used in carrying the luggage/ items. This ranged from 50.00 cedis to 100.00 cedis. Until such time that I gathered enough money and bought my own which costed 1,500.00 cedis for an old/ already used headpan/basin (i.e. a bigger and wider enamel bowl).

Male porters hiring trolleys rent at 200 cedis a day. Trolley rental charges are distributed between teams of three to six boys and men who work the load together. The renting of a trolley greatly increases the weight and volume of goods that can be carried and thus the earning potential of the work group. Yet whereas men combine to rent and subsequently to own trolleys, women's portering operates on a more individualistic basis with each women renting or purchasing her own headpan even though combining into portering teams would permit the financing and use of superior portering technologies.

Whether the use of technology is a consequence of operating in a different carrying market or cultural restrictions on the market in which women can operate negate the use of technology, the outcome is that female and male porters operate in different carrying markets. Female porters carry the smaller loads of petty traders and travellers, male porters transport the more remunerative, heavier loads of larger traders and over greater distances. The exception to this relationship between distance travelled and the gender of the porter is to be found in the special arrangements between particular customers and particular porters where the 'kayayoo' plays the role of commercial escort to the customer's goods. The customer hires a taxi to transport goods across the city from the point of purchase to the point of sale and instead of travelling with these goods herself hires the kayayoo to travel in the taxi with the goods. This arrangement frees the customer to attend to other business and ensures that neither taxi nor kayayoo absconds with the goods. However, this arrangement depends upon the high level transport technology available to the customer and not upon the kayayoo's independent access to transport technology. The kayayoo's contribution to this longer distance travel arrangement lies in her reputation and the customer's knowledge of her previous escort performance.

In looking at the organisation of kayayoos' activities, it becomes very clear that there are customary carrying routes and distances. Both the expectation of kayayoos and customers is that these women porters will carry their loads from the specific local markets to their corresponding local transport termini, however, despite the customary character of these carrying markets there are surprisingly, perhaps, no set fees either in terms of load or distance carried. The price for each individual load is a bargaining game between customer and carrier. In this bargaining game, there is a preference for teenage girls as load carriers because they are unencumbered with children; adult women involved in this trade tend to have infants strapped to their back and this is regarded as a disadvantage by customers, presumably because it makes the load carrier less flexible. In this bargaining game, girl kayayoos frequently experience verbal abuse from their customers who are trying to push the rate down.

Kotokoli girl kayayoo, aged 15 years.

Respondent said it was not always that the people she carries their load for treat her nicely. They sometimes try to cheat her and in the process scream on her if she does not agree to their payment. She thinks they at times feel she will abscond with their goods.

Respondent said she carries load to anywhere that the person requests at a fee ranging between 100.00 to 300.00 cedis. She carries them either to Novotel, C.M.B., Agboloshie etc. however, the distance and the weight determines the price that she charges. Most often the people she carries the load for do not pay her what is due as such, she does not force herself to carry loads which are too heavy.

Finally, in discussing why women make no use of technology as local porters and men do, it may be useful to think about the social dynamics of the migration/ gender relationship involved here. On present evidence, the boys and men involved in local portering are either indigenous to the area, or are long time residents of the area or have the expectation of becoming long term residents. Furthermore, there appears to be an internal career structure within the local male portering occupation. Young boys are apprenticing to elder men who either rent or own the technologies which they help to work. Males of different ages play different roles on these work teams. On the other hand, females are entering the occupation of porter for a short term, with adult women and girl porters occupying the same role. Girls and women are not entering the occupation on terms which favour investment in the purchase of higher levels of technology, the short term migrant experience does not favour grouping together with others in order to invest in longer term projects. Whilst migrant status may explain why girls and women do not group together in order to purchase technology, it does not, however, completely explain why girls and women do not group together to rent technology. This is particularly the case where these same women and girls join together in a range of other pooling behaviours such as savings, the organisation of accommodation and the provision of cover for illness.

In concluding this section, we wish to draw attention to the high costs of petty purchase and hiring structures. The hiring cost of the headpan faced by the kayayoo at the start of her carrying career imposes a substantial burden on the girl child, similarly, purchasing the head pan is likely to happen under a credit arrangement which is equally burdensome. In designing measures likely to benefit the kayayoo and especially the girl kayayoo, easing the financial path to technologies, whether these be as simple as headpans or more complicated like hand-pulled or pushed trucks and trolleys, requires consideration.

3. Suffering to save: social organisation and savings behaviour amongst the kayayoos.

Earnings in the kayayoo trade on a good day are approximately 2,000-2,500 cedis daily. Earnings per load carried vary but younger girls appear to earn less per load carried than adult women: whereas an eleven year old girl reports earning roughly between 50-100 cedis per load carried, adult women are reporting between 200-500 cedis per load carried. Yet both adult women and young girls are reporting the same daily earnings. If these preliminary findings are true across the head load carrying market it implies that younger girls are making more carrying trips per day than their adult counterparts. Despite, and perhaps because of, these low levels of earning, there is evidence of a high degree of social organisation within the *kayayoo occupation*. Both our current research and previous research by Apt et al. (1992) reveals a high degree of co-operation amongst groups of individuals engaged in this occupation in respect of meeting accommodation costs, providing support when illness strikes and forming savings units. Whilst not all of the kayayoos interviewed were involved in such pooling of resources and informal insurance arrangements, the majority were. Only three of our twelve respondents reported themselves as being uninvolved with other kayayoos in the organisation of their living and saving arrangements.

A Kotokoli girl I interviewed disclosed to me that they have something like an association made up of all Kotokoli girls in Accra working as common-carriers and sleeping in the streets. They all contribute some money and give it to any of their members who may not be able to work due to illness.

Apt et al. 1992: 51.

The majority of kayayooos interviewed were involved in regular savings arrangements. These arrangements lay outside of the formal banking structure and took two major forms: susu and adashie. Susu describes the arrangement whereby individual women pay a daily contribution to an 'informal banker' who holds their savings for them for thirty days and at the end of that thirty days pays them back the lump sum they have saved with him minus a charge for the security service provided¹³. The kayayoo has a card and the susu man has a corresponding card upon which the value of the savings deposited are tallied. From the evidence collected, savings with the susu man are used for investment purposes e.g. the purchase of the items necessary to make a good marriage, to change to a more profitable occupation, etc.

TABLE 2: BASIC KAYAYOO INCOME, SAVINGS AND REMITTANCE DATA.

Age	Rate per load	Daily income earned	Daily savings		Monthly remittance to home area
			Susu	Adashie	
15	100-300 cedis	1,200 cedis	300 c	500 c	
Adult	200-500 cedis				
Adult	200 cedis	2,500 cedis			
11	50-100 cedis	2,000-2,500 c	1, 500 - 2,000 per day saved with sister		Not known by respondent
16			500 c	300 c	4,000 cedis
13			400 c	400 c	4,000 cedis
8/9	She knows she saves with adashie and susu but does not know how much as her sister manages her money.				
32				700 c	
11			400c	Sister manages this money	
15			400 c	400 c	
35			500c		
14			400 c	400 c	10,000-12,000 cedis

The adashie system of savings is arranged within the kayayoo community itself - it is a form of rotating box credit (Ardener, 1964; Besley et al. 1993). Groups of ten to twenty women save together contributing a set amount daily. At the end of the month, the adashie will pay out to a particular set of individuals in accordance with the turn-taking rules of the group. In this way, each woman has a relatively large sum available to her at some point in the year from which she can purchase the goods needed for normal use. On present evidence, savings from adashie appear to be used for relatively short term survival needs. The adashie system also appears to be used as a mechanism for protecting the kayayoo against the immediate consequences of income loss through sickness. Under the adashie

¹³ See, A. Sena Gbalianu (1990) for more detailed information on the development of the 'susu' (informal savings and credit) system in Ghana.

system, the advent of sickness can lift the individual kayayoo up higher in the queue for her turn of the adashie. The adashie thus performs the function of a medical insurance scheme, and, noteworthy, a self organised medical insurance scheme. Most of the respondents appear to be trying to save as much money from their meagre earnings as possible with children and adolescents saving more than their adult counterparts.

According to her she is saving so that she can get enough money to buy a sewing machine and go back to Jasikan to her mother to learn how to sew.

15 years old, kayayoo (Kotokoli)

I buy some household utensils but I have also bought a sewing machine home (Singer model).

14 year old kayayoo, Mumprisi from Walewale

(On the basis of the savings from kayayoo activities) I hope to start doing some petty trading activities particularly in cereals such as groundnut, beans, etc.

35 year old kayayoo, Dagomba from Zabzuga

Respondents' reports of their savings arrangements typically involve the mention of other kayayoos and the information received on the size of these savings associations indicates that such savings behaviour is not merely a function of our sample but is indeed a widespread practice within the kayayoo occupational community. In order to save on such low incomes, their daily expenditure has to be minimised. Sharing accommodation and forming savings clubs are two of the important survival strategies adopted by kayayoos. Some respondents gave quite detailed break-down of their routine living expenses.

As already stated respondent lives with a sister who is also a kayayoo. They together with eight other kayayoos live in a small room. According to the respondent, she pays 50.00 cedis a day for rent and this amounts to 1,500.00 cedis per month. This means that the ten of them who live in this small room pay about 15,000.00 cedis a month. Besides this the respondent makes other expenses like bathing - 30.00 cedis a day, toilet 20.00 cedis a day. Therefore toilet and bathing runs into 600.00 and 900.00 cedis respectively. Respondent therefore pays double this amount since by the nature of her work she has to use these facilities twice each day.

Eating takes 300.00 cedis of respondent's daily income. Her total income for the day is between 2,000-2,500.00 cedis. This means that the respondent saves an amount between 1,500.00 to 2,000.00 cedis a day and this money is kept by her sister.

Kayayoo at CMB lorry park.

It appears that they co-ordinate such things as accommodation and food between themselves, with a view to reducing the cost to the minimum possible and so are prepared to put up with overcrowding. In order to reduce transport costs, they seek to live as near work as possible.

The 'rooms' referred to by the kayayoos typically refer to the wooden sheds around the markets which are used for trading purposes by day and as night shelter for the kayayoos when the trading day is finished. They pay a fee for the use of this shelter and typically sleep either on cardboard, sacking or upon the piece of cloth which forms a part of Ghanaian female dress. That this shelter is available

to them only by night means that they have no secure place to store possessions. Insecurity of accommodation may provide one of the explanations for the well developed savings behaviour found amongst this group. Being a kayayoo, on the basis of the information received, involves the separation of the community of women and the community of men. The information we have collected on accommodation arrangements indicates that these women are present in the city without any accompanying men folk. The only males sharing space in these overcrowded wooden shed are infants who are strapped to their mothers' backs. The insecurity of kayayoos' accommodation is given by the fact that they either rent by the day or by the week. The fact that they enjoy night shelter only means that infants have to be taken with their mothers to the place of work. Frequently such infants are tended by young girls of about six to eight years of age who operate as kayayoo nannies before moving upon the occupational ladder into the conduct of kayayoo work itself.

Kayayoo accommodation is clearly of a poor quality but it should not be forgotten in this discussion that 'economising' on accommodation costs is part of a kayayoo savings strategy. The less spent on survival needs in the urban context, the quicker can be the return to the rural context. Even where kayayoos are sleeping outside, their accommodation practices are organised. They sleep together as a group to provide both for safety and identification purposes. Visitors from rural areas can locate their relative in Accra even when

TABLE 3: ACCOMMODATION ARRANGEMENTS OF KAYAYOOS

Age	Quality of accommodation	No. sharing room	Daily cost per person
15	She lives in Nima where about ten people sleep in one room	10	50 cedis
Adult	No information	No information	No info
Adult	No information	No information	No info
11	Stays with a sister in one of the sheds behind CMB lorry park: ten kayayoos in one room	10	50 cedis
16	She lives at Kantomanto market: with over forty females some of whom have children in one room. She sleeps on her piece of cloth	approx 50	50 cedis
13	Ten women plus their children living in one room in Tudu (commercial area)	approx 16	No info
8/9	Lives with her sister among a group of kayayoos with fifty people sleeping in the room. 'We sleep on any material that we lay hands on - from mats to empty packing cases and empty cocoa jute sacks'.	50	No info
32	Sleeps at Agboghloshie inside one of the wooden structures. Currently we are just a few (i.e. 10 adults but initially we were 25+ in the room.	10-25	50 cedis
11	I sleep at Nima 441 (prostitution area). We are eight of us who sleep on a narrow verandah. We sleep on mats.	8 sleeping outside on a verandah in a group	No info
15	Sleeps at Tudu with ten other female adults plus their children: appears to be sleeping in the open.	approx 15 in the open	No info
35	Sleeps on verandah with four other women	5 on a verandah	No info
14	Sleeps in front of the State Insurance Corporation building at night with over twenty others	over 20 sleeping together in the open	No info

she is living on the street by virtue of the outdoor sleeping territories which groups of kayayoo deriving from a particular district or area outside of Accra occupy. Living in the street does not mean in local terms that kayayoos are without an address at which they can be found. Friends and families can find them by way of their night time 'residential' arrangements and even come to visit at these haunts. Sleeping in the open does not of course imply that the kayayoo has no accommodation costs as night watchmen require a payment to turn a blind eye to these night time residents.

This (Kotokoli) woman has come to visit with a daughter who sleeps in the street. She hopes to stay with her for one week.

Apt et al. 1992:51

Whilst it is clearly the case that kayayoo girls and women are involved in arduous labour and it is clearly the case that they do not rank amongst the high earners of Ghanaian society, it is also the case that being a kayayoo as seen as an honourable trade amongst the migrant groups who provide its personnel. Coming to Accra requires an initial investment on the part of the kayayoo and her family as the cost of travel has to be met. Being in Accra is seen as a short term activity which provides an opportunity for putting together a level of capital that would not be possible in the rural area. Being a kayayoo is seen as the short term cost to be paid for a long term gain - change to a better occupation, a better marriage or the purchase of capital goods necessary for training for a better occupation. From the urban Accra perspective, the occupation is not regarded as honourable and urban legends abound of kayayoos who have absconded with the goods, tales of which the kayayoos themselves are aware. Not surprisingly, this perspective has served to disguise the extent to which a high level of social organisation is a feature of the kayayoos social existence. Kayayoo girls are certainly exposed to arduous labour but they are in no sense abandoned children.

4. Improving the kayayoos' lot: some appropriate policy measures.

It seems unlikely that girl children will disappear from the economic scene in Ghana¹⁴. Legislation already exists which prohibits children under 15 years of age from working in Ghana¹⁵. However, where children find themselves forced to work as part of the survival requirements of their families, such legislation can operate as an extra burden upon children leaving them open to extortionate practices on the part of minor officials (Adenike Oloko, B.: 1991). Added to the arduous character of the task, the stress of escaping official detection does little to better a child's welfare. If child employment can not be legislated away, what policy improvements could be made which would benefit these child workers in the present and contribute towards their future development?

¹⁴ Organisation of African Unity and the United Children's Fund for OAU International Conference on Assistance to African Children, Dakar, Senegal, 25-27 November 1992. Africa's children, Africa's future: Human investment priorities for the 1990s. Background sectoral papers, p176 indicates the inevitability of children working in Africa due to the survival requirements of low income families.

¹⁵ I.L.O. (1988) Conditions of work digest: The emerging response to child labour. Volume 7 p10 gives 15 as the basic minimum age for admission to employment in Ghana.

Taking this line of approach, there are a number of measures which warrant our attention. Firstly, it seems on the basis of existing evidence that the combination of insecure place of residence and poor access to the formal banking sector results in kayayoos placing their savings with informal bankers on disadvantageous terms. Given the occupational ambitions of kayayoos, a programme of business education coupled with measures which would improve their access to the formal banking sector where interest is paid could do much to benefit both girl and women kayayoos. The present susu system operates on primitive tally system, a system which given the low numeracy levels of the kayayoos is well suited to the present environment, however, educating kayayoos so as to enable them to check the accuracy of the susu account would be a valuable service. By targeting on the educational needs of kayayoos, girl children who drop out of school¹⁶ can be caught once more in the education net. At present, the time and income demands of education are in combat with the time demands and income earning contributions of employment; a programme of kayayoo education could overcome some of these problems by providing education outside of working hours. It may be both useful and necessary to think of incorporating girl kayayoos within current adult literacy arrangements¹⁷.

Business education should provide girl kayayoos with more than simply the reading and writing skills necessary to carry out any form of trading effectively, though the active involvement of these girls in trade may do much to enhance their interest in learning these skills if taught in an appropriate manner. Business education on the benefits of cooperative forms of economic activities might find a very fruitful ground in a community which has already developed indigenous forms of cooperative savings. In connection with education on the potential of cooperative forms of education, an appropriate business education programme might focus on ways of encouraging women to adopt less arduous forms of technology in the conduct of their portering duties. Discussions of the costs and benefits of technology could usefully be coupled with discussions about the injurious consequences of head load carrying. The kayayoos have many health problems which they meet by self-medication with drugs which serve to numb their occupational pain. The health education of kayayoos is important not only as part of business education but also in its own right, for there is evidence of extensive self medication using drugs which dull present pain and permit continued working but which are pernicious to the body in the long run. Indeed, the occupational use of drugs is so endemic that a drug used to deaden feeling in the nerve endings is referred to as 'even the old lady can play ball'. Business education which incorporated health education could usefully be harnessed to challenging the gender assumptions which provide men with a technology and make use of women and girls as a technology.

A second policy measure which might be reasonably considered is that of providing accommodation shelters for female porters at the market locations, most particularly, for those groups of female porters whose company includes young children and working girls. In order to attract kayayoos, such accommodation would need to be low cost. Related to this issue of improving upon present accommodation arrangements is the matter of providing secure facilities in which such girls and women can store their valuables. Where the provision of sleeping quarters proves too costly to contemplate, a safe deposit facility for female porters could still do much to improve the quality of their life. It would enable the storing of small sums of money until sufficient cash was in hand to make a deposit at a conventional bank.

¹⁶ For information on girls dropping out of school for economic reasons see Ghana Statistical Service, (1993) Rural communities in Ghana: Report of a national rural community survey carried out as part of the Ghana Living Standards. Ghana Statistical Service, Accra.

¹⁷ UNICEF already provides support for Adult Literacy classes in Ghana and indeed a major reason given for attendance at these classes is the need to check the accounts of the susu man.

Thirdly, it would seem that part of the market in girl kayayoos is explained by the fact that such girls are unencumbered with young children on their back, thus providing the customer with a more flexible kayayoo. The provision of low cost or free nursery places for female porters would release adult kayayoos for more flexible duties thus reducing the demand for pre-pubescent and adolescent girl carrying labour. Currently, children strapped to the backs of the kayayoos are also lacking in sufficient stimulation having no play space of their own. Furthermore, in order to please both customers and room-mates kayayoo mothers often have to resort to drugging their infants in order to keep them quiet. A provision of nursery facilities explicitly dedicated to kayayoo use could do much to ameliorate the worst aspects of this situation.

Fourthly, the organisation of a low cost credit scheme which would enable kayayoo to purchase their equipment and perhaps even enable them to move towards the use of better technology would be a useful policy development. The human transport market has not as yet received any explicit academic or policy recognition as such yet human transport is an active feature of the African transport situation. As a consequence of this failure to identify the human transport market and its importance for the African economy, ways of improving the lot of this sector have also been neglected. At present, hiring charges and credit terms for equipment are very unfavourable. Children seeking to acquire this equipment to ply their trade are subject to commercial exploitation; yet, setting up a pooling system whereby new entrants rent at reasonable rates coupled with a financing scheme for own acquisition of equipment would be a relatively easy move to make. Such schemes are perhaps the only way in which those workers whose incomes are so low as to place them outside of the formal banking sector can get financial assistance on terms which are not exceedingly exploitative. The evidence on kayayoo savings behaviour suggests that such schemes would not run aground due to high levels of non-payment.

5. Conclusion: the case for sensitive intervention.

In concluding, although the kayayoos are clearly within the low income earning categories, they exhibit a high degree of social organisation. Child labour is common within this community but such children appear to be self determining in terms of the acceptance or rejection of loads carried and in terms of setting their own rates. Pre-pubescent girls appear, however, to have little control over their earnings although they are very aware that they are involved in savings and investment activities. These girls do not expect to be involved in this arduous work in the long term but expect to be free from the burden and to return home within six months to one year. Adolescent girls appear to have more control over their monies earned although they save at the same rate and allocate their monies amongst the same uses. Despite the fact that earnings in this occupation are low, those pursuing this occupation arrange their living arrangements so as to maximise their savings - overcrowding, proximity to place of employment, etc. The rigours of the occupation, the low income and the degree of overcrowding associated with being a kayayoo should not blind us to the degree of organisation already present. The object of policy must be to supplement the existing degree of organisation and to take care that in the cause of improvement existing arrangements are not destroyed to be replaced by even worse ones.

With this in mind, we would suggest that the regulation of the kayayoo trade would be unlikely to be successful and would most probably introduce the space for the illegal taxing of children's work by minor officials. A child working illegally will have to pay bribes to continue, the volume of work will thus have to be increased to achieve the same level of income. Enabling children to obtain better terms for what work they do may be the appropriate path to improvement. Redesigning education for working children so that it is compatible with their occupational hours may be one of the most fruitful methods of approaching the problem of non-enrolled children or drop outs ending up in the little education/ low pay trap.

Whatever policy interventions are considered, policy intervention in terms of the girl kayayoos should take the form of making the income generating activities more efficient and thus the task less burdensome. Stamping out the practice seems an unlikely prospect in an African country where women are economically active in the informal sector and girl child labour forms part of the occupational socialisation process.

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