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### Retailing strategies of West African itinerant immigrant traders in Ghana

Elijah Yendaw<sup>1\*</sup>, Akangang Joseph Asitik<sup>1</sup> and Stanley Kojo Dary<sup>1</sup>

<sup>1</sup>*SD Dombo University of Business and Integrated Development Studies, Wa, Ghana.*

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#### ABSTRACT

While Ghana remains a key destination for West African itinerant immigrant traders, studies examining their retail strategies appear missing in the Ghanaian migration literature. Applying the mixed methods design, quantitative and qualitative data were obtained from 779 immigrant vendors and 9 immigrant key informants. In tandem with this design (mixed methods), interview schedule and in-depth interview guide were employed to collect the data for analysis. The results indicate that most of the respondents exhibited their entrepreneurial prowess by constructing a network of clients around their business. The findings indicate that they sustained their clients by selling their wares at reduced prices with the supplier price being the determinant. Such traders usually prefer cash payments for their products with street vending being their main itinerant retail strategy. Primarily, most of them advertised their wares by shouting to draw attention to what they sell while others increased their sales using flattery and persuasive language. The Chi-square test results revealed a significant nexus between the immigrant vendors' countries of origin and the various techniques they used to retail their goods. The study unveils the fact that aspiring entrepreneurs and shop retailers could experiment the pricing strategy of these immigrant traders, to increase sale values.

### 1. Introduction

According to Yendaw and Tampah-Naah (2021) and Turner and Oswin (2015), itinerant retailing of wares is a common source of livelihood for many people in many developing countries, and it is principally undertaken in urban areas with a huge customer base. The term 'itinerant immigrant trader/retailer' has been used in this study to include a wide range of immigrant retailers who transact their retail trades outside the formal arrangements of business operations instituted by the state (Yendaw et al., 2019; Harris, 2009; Hart, 1973). This includes people peddling diverse goods on the streets of major towns; hawkers and peddlers with bicycles, motorbikes, trays, or barrows of wares selling along the streets, selling door to door or from office to office (Yendaw, 2021; Yendaw, 2019; Thorsen, 2012).

Itinerant retail trade applies to small or micro-businesses in individual or family self-employment. It comprises the production and exchange of goods and services often characterised by lack of appropriate business permits, violation of zoning codes, failure to report tax liability, non-compliance with labour regulations governing contracts and working conditions, and the lack of legal guarantees in relation to suppliers and clients (Yendaw, 2021; Delisle, 2013). This category of livelihood activity (itinerant retailing) is usually characterized by easy entry and exit, reliance on indigenous resources and labour

intensiveness, as well as the acquisition of skills outside the formal school system (Jelili and Adedibu, 2006). According to Hart (1973), itinerant retail trade is one of the highest employment avenues of the urban workforce, not just in Africa but in several other continents.

According to Yendaw et al. (2019) and Turner and Oswin (2015), academic research involving itinerant retail livelihoods in the developing world compared to the developed world are comparatively limited. In the context of Ghana, for example, systematic academic inquiry into the retail strategies of itinerant immigrant retailers is generally deficient (Yendaw, 2018). Meanwhile, the retail activities of this immigrant group are prevalent across the country and are sporadically contested by local Ghanaian traders, accusing the immigrants of waning their business fortunes (Yendaw, 2019). Consequently, this study sought to examine the retail strategies adopted by the retail immigrant population to sell their wares in the Accra Metropolitan Area (AMA) of Ghana. The study specifically attempts to proffer solutions to these research questions:

- i. What is/are the mode(s) of sale of their wares?
- ii. What specific mobile retail approaches do they use to sell their products?
- iii. What advertisement techniques do they employ to attract clients?

- iv. What retail mechanisms do they use to increase their sales?

The utility in this paper lies in the fact that the findings could be valuable to prospective entrepreneurs including even indigenous retailers who work within the informal retail sector. The rest of the paper is arranged as follows: review of pertinent literature, data and methods, results, discussion, conclusion, and implications as well as the study limitations.

## 2. Understanding and framing itinerant retailing

Itinerant retailing in goods and services by itinerant retail immigrants in African cities generally occur at strategic points along the streets and locations with heavy human traffic, while others walk from one place to the other (Yendaw, 2021; Mitullah, 2003). Notably, street hawking as the pioneering form of retailing is still attractive, especially to immigrants (Baldwin-Edwards, 1998; Marinelli, 2018; Saayman, Li, Scholtz, & Fourie, 2020). These itinerant traders are mostly strategically located along main roads, pavements of busy streets, and near shopping centres to attract pedestrians and motorists, their potential customers (Davis, 2008). In fact, itinerant retailers strategically choose their locations to increase sales of their wares, therefore, they are also found near bridges, steam packet wharfs, and railway terminuses. These are usually high human traffic locations, and they trade in varied products to attract customers and make high sales (de Morais, Hoeckesfeld, Sarquis, & Mussi, 2019; Mayhew, 1985; Thomson & Smith, 1973). Arguably, the attractive nature of itinerant retailing is attributed to its low start-up capital requirement, making it a more appealing opportunity to immigrants (Guimarães, 2018; Marinelli, 2018). According to Mitullah (2003), itinerant traders in their bid to gain competitive advantage over shopkeepers use a variety of retailing strategies in advertising, selling, and buying their wares. Some of these strategies which immigrants adopt to transact their itinerant retail businesses are discussed below.

Turner and Oswin (2015)'s study on itinerant livelihoods in Vietnam pointed out how different categories of the citizens sold home-made textiles itinerantly on streets, displaying their wares in woven baskets carried on their backs, with their mobile vending 'hot spot' being a place where minibuses dropped off backpacker tourists. They further explained that friendship was a strategy employed by young itinerant Hmong girls. Applying this strategy, women walked around Sa Pa town main streets befriending newly arrived Western backpacker tourists, to advertise and sell their wares to them (Turner & Oswin, 2015).

From the perspective of Harris (2009), the range of advertising choices available to itinerant retailers before 1900 were limited due to low technology and partly the literacy skills of their poorer consumers. However, in the face of challenges, itinerant immigrant traders in the United Kingdom struggled to make the most of the

options available (Brown & Ward, 1990; Mayhew, 1985). The implications of the low levels of literacy at the time were that advertising had to appeal to the ear, and this view was expounded by one itinerant trader in a qualitative study in the United Kingdom, excerpts of which reads: "*The street seller cries his/her goods aloud at the head of a barrow; the enterprising tradesman distributes bills at the door of his shop. The one appeals to the ear, the other to the eye*". The 'cries' represent the name of the product, its price, and condition (Mayhew, 1985: p.12). These 'cries' were welcomed by the consumer and Harris (2009) details the case of a newsvendor who was always glad to hear the baked potato 'shout' so that he could add a potato to his dinner.

Some earlier writers observed that, the streets of major cities were full of *cries* as the itinerant salesmen competed to sell their wares (Mayhew, 1985). It was therefore essential at the time that the shout of an itinerant trader had to be heard aloud above others, hence the need to employ younger retail assistants with higher voice pitches to echo along the streets rather than only the rough hoarse voices of older main sellers. It was varied that way to suit potential consumers. If the shouts are not attracting customers as anticipated, then the alternative option is usually to employ a drum beater, mostly children (Harris, 2009). Such relentless repetition of action is a typical characteristic of advertising since the pre-modern era (Beard, 2017). The Americans display showmanship including Wild West shows that would amaze and dazzle their audience into acceptance (Friedman, 1996), while the Italian itinerant migrants entertained their customers by creating laughing situations that attract customers to buy their medicines (Gentilcore, 1995). Tales of shipwrecks and fires were commonly used to explicate the low prices; entertaining the crowds and increase sales (Brown & Ward, 1990). The above revelations in the literature demonstrate that itinerant immigrant retailers understood their customers and used different advertising techniques to reach them.

Pricing strategy is one of the techniques which itinerant retailers use to gain customer patronage. According to Davis (2008), and Mui and Mui (1989), itinerants and informal street traders in general understand the concept of pricing and sell some goods below the actual cost to attract customers with the hope of them selling other goods at higher margins to offset the losses incurred in selling other goods below cost. Davis (2008)'s study on informal street traders in Ghana revealed how traders charge lower prices for the same quality of goods as those sold in the markets. This enabled them secure larger customer base. Similarly, Mui and Mui (1989) found in Carmarthen that itinerant immigrant traders generally sold goods at lower prices than their shop-keeping competitors, who demand that state authorities should curtail the unfair practices of these itinerant immigrants. Price discounting is noted as a major competitive strategy itinerant immigrant traders adopted as a balance between pricing the goods below those of their rival shopkeepers

to attract clients without conveying the impression that the goods were of lesser quality (Malgas & Zondi, 2020; Mui & Mui, 1989; Naggar, 1992; Porter, 2008). Various methods were used by itinerants to account for the low prices whilst guaranteeing customers that the quality was comparable with similar products in the shops. It was observed that the itinerant retailer had a greater need to secure a sale, since making daily sales was everything to the hawker who was living from hand to mouth. Confirming this assertion, an itinerant mat seller had this to say: "...there is no regular price for mats; I take what I can get, and if we're hard-up I take very little...". This underscores the flexible nature of their pricing, which is dictated by the needs of the seller and assessment of the buyer in attendance (Ginswick, 1983: 1849-51). Unarguably, such sales are for survival and not profit maximisation.

Also, itinerant immigrant retailers adopted a credit system to increase sales and profits by offering credit and tallymen (keeping numerical records of credit sales) at higher prices. For example, they sold goods that were worth 8s (40p) for 18s (90p) on tally but hitherto, such goods were sold at lower prices to attract customers (Harris, 2009). Some recent literature explains that credit offered by tallymen (itinerant sales) as "premediated credit", sought to buy expensive household durable or semi-durable goods' (Chaouneche, 2020: pp. 162). However, it is observed that there was a Machiavellian motive for the tally system; it gave the itinerant retailer a reason to continue to call at the house of the buyer giving further opportunities to sell goods with a small addition to the tally account, adopting a doorstep credit (Brown, 2019; Fontaine, 1996). Such continued engagement with the customer is a potential avenue for building customer loyalty. Also, out of desperation, itinerant retailers and tallymen make sales using persuasive techniques through their 'oily tongues' to flatter customers and they were successful (Naggar, 1992; Rubin, 1986).

Furthermore, whilst flattery might help create customer interest and improve sales, the technique could also be used to increase the value of the sale. To successfully apply these techniques, the seller ought to have a good knowledge of the psychology of the consumer and play to their advantage by being tactical, prepare to change approach to accommodate customers to make sales without lowering the price, by persuading customers to understand superior quality products, and that it is value for money (Naggar, 1992; Oddy & Miller, 1985). At the heart of making profit is the ability of itinerants to buy products at a lower price that could be sold at a much higher price and hence increase their profit margins while the customer is drowned in the illusion that he is buying at a lower price. Again, itinerant retailers employ diverse strategies and skills to sell their wares. For example, Naggar (1992) observed that itinerant sellers of second-hand clothes were able to assess the age of their garments. That is, they could not only tell how long the coat had been worn by the feel of it, but in certain cases

they could tell the lifestyle of the wearer: a coat worn-out at the back denotes a gentleman; a coat worn-out under the left elbow and right arm, denotes an author; a coat worn-out under the left arm shows a left-handed wearer and so on. In a similar study, Thomson and Smith (1973) suggested that it was not unusual for itinerant traders to club together in small groups to enable them to buy larger and proportionally cheaper lots at auction, that they could then share among themselves to increase their potential profit.

We observe that the relevance of this study stems from the fact that, the literature presented above, are works done outside Africa and therefore, it will contribute to the academic literature in terms of Africa and not just Ghana. Also, aspiring entrepreneurs could adopt the positive strategies in their business activities.

### 3. Data and methods

#### 3.1 Study location

The data used for this paper was collected as part of a PhD work executed in the Accra Metropolitan Assembly, the national capital of the Republic of Ghana. Accra Metropolitan Assembly (see Figure 1) was chosen as the study locality because it is the most urbanized city in the country with very vibrant immigrant in-flows from neighbouring African states (Ghana Statistical Service, 2012). Thus, Accra Metropolitan Assembly continues to be a major destination for many West African immigrants (Ghana Statistical Service, 2012; Yendaw, 2019).

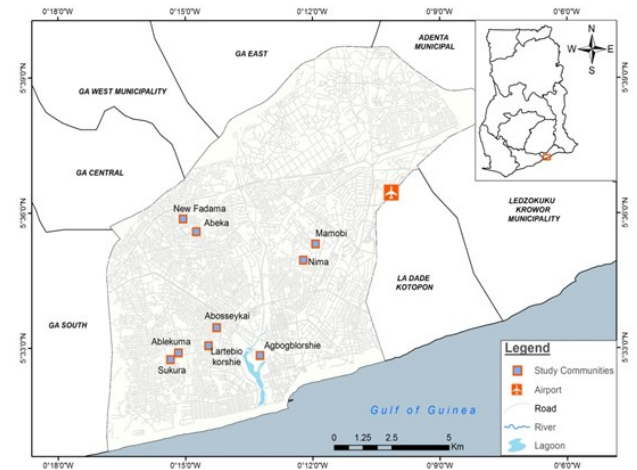


Figure 1: Map of Accra Metropolitan Assembly showing the study communities

Source: GIS Unit of the Department of Geography and Regional Planning, University of Cape Coast (2017)

Results from the 2010 Population and Housing Census showed that about 21% of West African immigrants live in the Greater Accra region and Accra Metropolitan Assembly hosts many of these immigrants (Ghana Statistical Service, 2013; 2014). Nine communities which were noted as the key residential locations of West African immigrant retailers (see e.g., Yendaw et al. 2019)) were purposively selected as the study sites. These

communities were Ablekuma, Abeka, Abossey Okai, Agboghloshie, Lartebikorshie, New Fadama, Sukura, Nima and Mamobi.

### 3.2 Study design, population, and sampling

The study used the cross-sectional, concurrent triangulated mixed methods design, in which both quantitative and qualitative data were collected simultaneously in one phase, analysed separately and compared and contrasted in an effort to answer the research questions (Creswell, 2012). The target respondents for this study comprised all West African immigrants who were 18 years or older and were engaged in any type of itinerant retail trade in the Accra Metropolitan Assembly for a minimum period of one year. The age 18 was used because it is the age of maturity and consent in Ghana (Ghana Statistical Service, 2012). To guarantee accurate measurement and trustworthiness of the study findings, immigrants who were dual or naturalized citizens or nationals by marriage were excluded from the investigation. The data collected from the field covered the mode(s) of sale of their wares, the mobile retail approaches used to sell their goods, advertisement techniques employed to attract clients and the retail mechanisms applied to increase their sales.

Furthermore, being cognizant of the general difficulty in obtaining representative samples of hard-to-reach populations like itinerant immigrant retailers (Reichel and Morales, 2017), the chain referral technique was used during a reconnaissance survey to generate a sampling frame of 842 itinerant immigrant retailers from the nine study communities (see Figure 1). To avoid double counting, filter question was used to screen potential respondents before their inclusion in the study. The initial intention for using the chain referral procedure was to produce adequate sampling frame for a randomized sample selection. However, given the justification in the central limit theorem that a large sample is more likely to produce a normal distribution in a data set than fewer samples (Le Cam, 1986), the entire sampling frame of 842 respondents was used for the investigation. For the qualitative dimension of the study, nine immigrant key informants who had valuable knowledge on how the respondents organize and sell their wares, through their coordination roles, were purposively chosen for face-to-face interviews.

In tandem with the research design, interview schedule (researcher-administered questionnaire) and in-depth interview guide were used to collect the data from the respondents. The interview schedule was appropriate for this investigation because the questions were framed in the English Language which many itinerant immigrant retailers in Ghana can neither speak nor comprehend, particularly those from Francophone countries (Ghana Statistical Service, 2012). Accordingly, for all other languages, an interpreter was used where the researcher did not comprehend the language. The instruments were pre-tested in the Kumasi Metropolis to ascertain their content validity. After the pre-test, it was noticed that

some of the questions were not so clear and were therefore reworded to improve clarity. Data for the study were collected from January to March 2017. A very good rapport was established with the immigrant leaders who later became focal persons throughout the fieldwork and helped the research team to contact the respondents for the interviews. The instruments were administered by the researcher and four trained field assistants who could communicate in the languages spoken by the immigrant traders (French and Hausa).

### 3.3 Data analysis and reporting

After checking through the administered questionnaires, 779 out of the 842 questionnaires administered were found suitable for processing and analysis, giving a response rate of 92.5%. The questionnaires were numbered serially and inputted into the Statistical Product and Service Solution version 21 for further processing and analysis. Descriptive and bivariate analytical techniques (e.g., frequency distribution, percentages, and cross-tabulations) were used to analyse the results. The independent variable in the study was the respondents' countries of origin and this was cross-tabulated with the dependent variable which includes the various techniques the respondents used to retail their goods. The aim was to understand whether the countries the respondents come from had any influence on the retail strategies used. The Chi-square test was employed to determine if there is any association between the respondents' countries of origin and the various techniques they used to sell their goods.

Data from the key informant interviews were transcribed verbatim and analyzed thematically. The thematic analysis procedure was employed to identify, analyze and report patterns which emerged from the interviews and this was guided by the objectives of the research. In analyzing the data, the thematic analysis method adopted by Yendaw (2019) was followed: (1) data preparation and close reading of text to become familiar with the raw data; (2) development of categories from the raw data into a model or framework (coding the data); (3) searching for themes and recognizing relationships (i.e. axial coding); and (4) refining themes through coding consistency checks (e.g. independent parallel coding).

## 4. Results

### 4.1 Socio-demographic attributes of respondents

Table 1 shows that most (42.2%) of the respondents were of Nigerian origin with the least (1.1%) coming from other countries. Majority (89.1%) of them were males. A little over six out of ten (62.0%) of them were aged between 20-29 years while a few (7.1%) were aged 40-49 years. The results also indicate that about 60.0% of them were single and over a sixth (66.7%) were without any formal education. Almost all of them (97.0%) professed they were Muslims. A higher percentage of them (18.0%) were engaged in the sale of leather belts/foot wears/bags followed by herbal medicines (17.0%).

Table 1: Socio-demographic attributes of respondents

Socio-demographics	N	Percent
Country of origin		
Benin	39	5.0
Burkina Faso	32	4.1
Mali	176	22.6
Niger	329	42.2
Nigeria	146	18.7
Togo	49	6.3
Other	8	1.1
Sex		
Male	694	89.1
Female	85	10.9
Age (completed years)		
<20	89	11.4
20-29	479	61.5
30-39	164	20.0
40-49	55	7.1
Marital status		
Never married	462	59.3
Married	294	37.7
Widowed	13	1.7
	10	1.3
Divorced/Separated		
Education		
No education	520	66.7
Basic education	188	31.1
	16	2.2
Secondary/tertiary		
Religious affiliation		
Christianity	23	3.0
Islam	756	97.0
Wares traded in		
	125	12.9
Electronics/accessories		
Herbal medicines	165	17.0
Food items	72	7.3
	73	7.5
Garments/fabrics		
Clothing	119	12.2
	173	17.8
Belts/footwear/bags		
Ornaments	88	9.1
DVDs/LCDs	157	16.2

Table 2 revealed that all the immigrant key informants were males and were aged between 28-45 years. Five of them were uneducated, two acquired Arabic training and the remaining two had basic and secondary education respectively. This evidence reinforces the assertion by Ghana Statistical Service (2012) that most itinerant immigrant retailers from the Sahelian region are predominantly young illiterate males. Moreover, most of the interviewees were Nigerians and apart from two of them who were single, the rest were all married (Table 2).

Table 2: Demographic profile of immigrant key informants

ID	Sex	Age	Marital status	Education	Country of origin
M1	Male	36 year	Married	No education	Benin
M2	Male	34 years	Single	Basic education	Burkina Faso
M3	Male	38 years	Married	No education	Mali
M4	Male	40 years	Married	Arabic education	Mali
M5	Male	38 years	Married	No education	Niger
M6	Male	45 years	Married	No education	Niger
M7	Male	39 years	Married	Arabic training	Niger
M8	Male	28 years	Single	Secondary education	Nigeria
M9	Male	43 years	Married	No education	Togo

## 4.2 Retail strategies

### 4.2.1 Clientele and client retention strategies

The key role of clients to the survival of itinerant traders' businesses has been acknowledged by Turner and Oswin (2015). In view of this, the respondents during the fieldwork were requested to indicate whether they had network of clients for their wares or otherwise. The results show that over a sixth (61.0%) of them said that they had built networks of clients for their wares and about 39.0 percent indicating that they do not have such networks. In support of this finding, one of the immigrant key informants recounted this about his business networks:

Yes, those of us in this work (referring to itinerant retailing) have customers we do business around with and any other trader who comes to them when am not around they will not buy from them unless me. My clients are there for me. With the nature of our business, if you don't build networks of clients, you are doomed because the business cannot survive [M3].

Similarly, the respondents were asked to indicate the key customers for their wares and the strategies devised to retain them. The results (Table 3) indicate that over a third (36.7%) of the respondents reported that native Ghanaians were their main clients followed by customers from their own countries (kinsmen) (36.3%). Consumers from outside the African continent (3.6%) were considered the least clientele base for their wares.

With respect to the business strategies used to retain their clients, the results suggest that most of them (38.0%) maintained their buyers by selling wares at reduced prices than their competitors followed by those who said they maintained their clients by supplying them with quality wares (27.9%). It was again found that about 16.0 percent

and 12.0 percent of the respondents applied tact/flattery and credit opportunities, respectively, as their main strategies to maintain their customers. Overall, the least client retention technique used was those who said they ensured timely supply of wares (6.1%).

In addition, a bivariate analysis was undertaken to ascertain whether variations existed between the respondents' countries of origin as against their clientele base and client retention strategies. Chi-square tests were performed to determine if there is any association between the respondents' countries of origin and (1) their clientele base and (2) client retention strategies. The results are reported in Table 3. The results show that there is significant association between the country of origin of respondents and each of the clients' retention strategies they employed. Equally, there is significant association between the country of origin of respondents and each of the clientele for wares except for native Ghanaians. Table 3 reveals that itinerant traders from Benin had more native Ghanaians and kinsmen as their main consumers. On the strategies adopted to maintain their clients, it was noticed that while a higher proportion of those from Niger (39.0%) maintained their clientele by selling their wares at lower prices than their shop-keeping competitors, their counterparts from Burkina Faso (41.7%) maintained their clients mostly by providing credit facilities. Moreover, whereas Nigerians (36.0%) used more tact and flattery to maintain their clients, their colleagues in the category of other countries (37.5%) rely more on high quality wares to retain clients.

maintaining clients. In elaborating on this subject, M6 remarked that:

It depends on how you relate with your customers. What I do is that I try to be humble to my clients and as well make sure that my price is not as high as other traders. 'Masa' (meaning boss), remember I am a foreigner and imagine the distance between Niger and Ghana; this means that I need to be smart with my price so that I can sell very fast and make a living. Another strategy I usually adopt is that I often maintain good rapport with all customers and supply them with high quality wares. My customers generally trust me and my wares.

#### 4.2.2 Pricing of wares

This aspect of the study explores the dynamics involved in the pricing of wares among the respondents and the determining factors. To begin with, they were asked whether they belonged to any organization that helps in the pricing of their wares. From the analysis, a higher proportion (63.3%) of them indicated they do not belong to any organization while a few (36.7%) admitted they belonged to a group that assists in the pricing of their wares. Those that did not belong to any association that helps them price their wares were requested to indicate how their wares were priced and sold. Table 4 shows that over a sixth (69.1%) of them said they priced their wares by themselves as against about a third (30.9%) who noted that their wares were priced with the help of experienced colleagues in the business.

Table 3: Main clientele and client retention strategies by country of origin

Variable	Clientele for wares (N=779)				Strategies for retaining clients (N=779)				
	Kinsmen (%)	Native Ghanaians (%)	Other African (%)	Outside Africa (%)	Provide credit (%)	Lower Prices (%)	Quality wares (%)	Timely supply (%)	Flattery /Tact (%)
All	36.3	36.7	23.4	3.6	12.0	38	27.9	6.1	16.0
Origin									
Benin	43.1	47.7	9.2	0.0	20.3	37.8	28.4	9.5	4.1
B. Faso	42.6	44.1	8.8	4.4	41.7	38.3	10.0	3.3	6.7
Mali	34.6	37.0	25.6	2.9	14.9	38.9	33.0	6.2	7.0
Niger	35.2	36.2	24.2	4.4	10.5	39.0	29.0	5.7	15.8
Nigeria	32.9	35.7	27.3	4.1	4.5	30.2	24.0	5.2	36.0
Togo	42.4	45.5	11.1	1.0	10.6	30.9	22.3	14.9	21.3
Other	40.8	37.5	18.8	3.0	6.3	31.3	37.5	18.8	6.3
$\chi^2$	32.36	10.09	47.29	28.30	47.71	63.69	64.96	51.73	139.74
Asym.	.004	.755	.000	.013	.000	.000	.000	.000	.000

B. Faso = Burkina Faso      Asym. = Asymptotic significance (2-sided)       $\chi^2$  = Pearson Chi-square

Evidence from the qualitative data further backed the survey results on the importance of reducing prices as the main strategy for client retention. In addition to lowering prices, most of the interviewees during the key informant interviews were also particular about humility and sale of high quality wares. They noted that humility before clients and sale of high-quality wares were critical in

The respondents were again requested to confirm whether they had fixed prices for their wares and if not, the factors they consider in the pricing of their wares. The results revealed that while 37.6 percent of them indicated that they had fixed prices, it was found that over six out of ten (62.4%) of them did not have fixed prices for their items. Concerning the factors they consider in pricing of their

wares, Table 4 shows that the supplier price (45.5%) was the most important factor followed by their needs at the point of sale or whether they were in economic hardship at the point of sale (29.6%). The least factor which determined the price of their wares was the socio-economic status of the buyer at the point of sale (5.3%). Additional evidence from the qualitative interviews confirmed the findings in Table 4 and added different perspectives to the survey results. During the interviews, the immigrant key informants believed they priced their wares based on the price at which the wares were bought (source price), the demand for the wares and the personal appearance of customers (socio-economic status). The excerpt below was what one of the key informants had to say on the issue:

As for the prices of my products, everything depends on how much my suppliers give them to me even though other factors matter. It also sometimes depends on how much wares I sell within the day. If I don't have any money on me to live on or if I need money to do something urgently, why not I sell at a reduced price to raise some money [M7].

Table 4: Pricing of wares and factors considered in pricing wares

Variable	Frequency	Percentage
<i>Who prices your wares?</i>		
Myself	342	69.1
Price them with colleagues help	153	30.9
<i>Factors considered in pricing wares</i>		
Assessment of buyer status	37	5.3
My needs/whether am hard-up	207	29.6
Demand for the wares	137	19.3
Supplier price of the wares	319	45.5

#### 4.2.3 Mode of sale and itinerant retail strategies

This aspect of the paper provides a descriptive as well as bivariate analysis of how the respondents sold out their wares to their clients (i.e., whether on credit or cash only or both) and the itinerant retail strategies adopted for their business transactions (door to door vending, street vending and on request basis). The descriptive analysis indicates that about 55.4% percent of them sold their wares on cash basis followed by those who sold their wares on both credit and cash basis (43.3%). The sale of wares exclusively on credit (1.3%) was the least mode of sale. The results further revealed that street vending (50.8%) was the dominant itinerant retail approach. Engaging in selling wares on request basis (6.1%) was the least patronised itinerant retail approach (Table 5).

The bivariate analysis in Table 5 establishes variations between their countries of origin, modes of sale and itinerant retail approach. The Chi-square tests of association between the variables are also reported in Table 5. The Chi-square test revealed a significant association between country of origin and mode of sale of wares. While a higher percentage of Togolese (67.3%) retailed their wares solely on cash basis, their Burkinabe counterparts (68.8%) mostly sold their wares on both cash and credit basis. As regards the itinerant trading strategies used, Table 5 shows that whereas those from Benin (52.9%) were largely engaged in itinerant street vending, those from Nigeria (47.7%) were mostly involved in door-to-door retailing. The analysis also indicates that Togolese (19.5%) were dominant among those who sold their wares on request/demand basis. The Chi-square test revealed a significant association between country of origin and each of the itinerant retail strategies, that is, door-to-door retailing, street retailing and retailing based on request by clients.

During the key informant interviews, most of the interviewees agreed that they traded their wares on cash basis and that they mostly transacted their businesses through street trading, corroborating the earlier results. They revealed that they used to sell their wares on credit basis but that they stopped due to high rates of defaults in payment. They further added that street vending helped them to sell more wares than the other itinerant trading strategies. On this issue, an M1 remarked:

I mostly sell my goods on cash basis along the principal streets in town. You know this work is competitive and so selling along streets enable me to sell more items even though it is quite tiring. As for selling on credit I have stopped because it is sometimes difficult to retrieve the money. Besides, the credit system is not profitable as compared to selling by cash.

Contrary to the above, M2 who sells his wares on both cash and credit basis through the door-to-door retail approach made these revelations:

I normally sell my wares from house to house, and I mostly do that very early in the morning before they leave for work. As for credit at all costs once I am a trader, I sell on credit, but I mostly sell on cash basis. I sometimes sell on credit because some of my customers do not have the money, yet they need the items badly. So, once I know where they stay and where they work, I give them on credit. This is also done to maintain them as a businessperson. For me, everyone qualifies for credit once you have good relationship with me and I trust you.



Table 5: Mode of sale and itinerant retail strategies by

Mode of sale of wares (N=779)					Itinerant retail strategies (N=779)			
	N	Credit Only (%)	Cash Only (%)	Cash & Credit (%)	N	Door to Door (%)	Street Retail (%)	Request Basis (%)
Origin								
Benin	39	5.1	48.7	46.2	54	30.5	52.9	16.7
B. Faso	32	6.3	25.0	68.8	59	47.5	50.8	1.7
Mali	176	2.3	43.8	54.0	314	43.9	51.6	4.5
Niger	328	0.9	58.5	40.5	618	43.0	51.5	5.5
Nigeria	146	0.0	64.4	35.6	304	47.7	46.7	5.6
Togo	49	0.0	67.3	32.7	84	30.7	50.0	19.3
Other	8	0.0	57.5	42.5	11	38.2	50.7	16.1
$\chi^2$			57.932			115.071	22.282	45.683
Asym.			.001			.000	.0073	.000

B. Faso = Burkina Faso  $\chi^2$  = Pearson Chi Square  
Asym = Asymptotic significance (2-sided)

#### 4.2.4 Advertisement strategies

According to Harris (2009), itinerant retailers use a variety of advertisement strategies in their bid to out-compete their shop-keeping competitors in the market area. The results in Table 6 were obtained by cross tabulating their countries of origin with the advertisement techniques used to market their wares as well as Chi-square analysis. The descriptive analysis shows that most of them (74.0%) advertised their wares by shouting the names of the products aloud. The least advertisement technique used among them was those who shouted the quality and prices of their products aloud concurrently (14.2%). As regards their countries of origin and advertisement techniques used, the analysis suggests that while Nigerians (91.7%) and Togolese (73.2%) dominated those who advertised their products by shouting the names of the products aloud, their Burkinabe compatriots (52.8%) and those from other countries (42.9%) advertised their merchandise by shouting the quality and durability of their wares aloud. The results also showed that whereas 23.3 percent of the respondents from Benin advertised their wares by shouting the quality and price of their wares aloud simultaneously, it was noticed that those from Nigeria (4.8%) were the least users of this advertisement technique.

The Chi-square results show a significant association between country of origin and each of the advertising techniques used, that is: shout product name, shout product price and quality, and shout product quality and durability. Discussions with immigrant key informants reaffirmed the above survey findings. The key informants were of the view that they needed to say pleasurable remarks about their products to attract consumers by varying the advertisement strategies related to the name of the items, the quality, durability and sometimes the price. Two of such opinions were expressed by M8 and M1 respectively as presented below:

I advertise my wares by roaming while shouting on a high pitch the name of the goods. Of course, it is very important to mention the name to let the customers know the stock you carry.

For me, I usually loudly shout the price, size and quality of my items as a way of attracting clients to come for a bargain. As an onion seller, for example, I sometimes put sizeable onions together just to attract buyers.

#### 4.2.5 Retail techniques used to maximise sales

According to Naggar (1992) and Harris (2009), itinerant retailers who attempt to create interest and increase the sales of their wares tend to adopt diverse retail techniques. This section of the paper examines the various retail strategies the respondents adopt to increase the sales of their wares. The results in Table 7 shows that about 40.0 percent of them increased their sales through the application of flattery/persuasions followed by those who lowered the prices of their goods and services than their competitors at fixed trading locations or shops (26.6%). The least retail strategy used was the one by those who said they keep varying the stock of their wares from time to time to attract more clientele (2.0%). The second dominant sales strategy is lowering of prices of wares (26.6%). Except for Nigerian itinerant traders, lowering prices for increased sales ranked second in sales strategy for foreign itinerant traders. For Nigerians, selling at strategic locations (28.6%) and clue of customer psyche (10.4%) rank ahead of selling at lower prices as sales strategy. The least ranked sales strategy employed by the foreign itinerant traders is varying the type of wares (2.0%). The Chi-square test results revealed a significant association between country of origin and use of flattery/persuasions, selling at lower prices, selling at strategic locations, and clue of customer psyche as retail strategies for increased sales. No significant association was however found between country of origin and keeping of regular customers or varying of type of wares as retail strategies for increased sales.



Table 6: Advertisement strategies by country of origin

Variable	Advert techniques used			
	N	Shout the name (%)	shout the price & quality (%)	Shout the quality & durability %
Advert techniques used	810	74.0	14.2	16.1
Country of origin				
Benin	60	51.7	23.3	25.0
Burkina Faso	53	39.6	7.5	52.8
Mali	151	64.2	16.6	19.2
Niger	331	72.2	14.8	13.0
Nigeria	145	91.7	4.8	3.4
Togo	56	73.2	14.3	12.5
Other	14	35.7	21.4	42.9
$\chi^2$		78.67	47.68	33.16
Asymp.		.000	.000	.003

Asym. = Asymptotic Significance (2-sided)

$\chi^2$  = Pearson Chi Square

Table 7: Retail techniques used to maximise sales by country of origin

Variable	N	Retail strategies used to increase sales						
		Flattery/persuasions (%)	Selling at lower prices (%)	Selling at strategic locations (%)	Keeping regular customers (%)	Varying the type of wares (%)	Clue of customer psyche (%)	
Retail skills	949	39.5	26.6	16.6	7.8	2.0	7.5	
Origin country								
Benin	61	41.0	26.2	19.7	4.9	3.3	4.9	
B. Faso	60	46.7	30.0	1.7	16.7	1.7	3.3	
Mali	212	26.4	45.3	10.4	11.3	1.9	4.7	
Niger	394	39.1	24.6	17.5	7.6	1.5	9.6	
Nigeria	154	50.0	7.8	28.6	1.9	1.3	10.4	
Togo	54	55.6	16.7	14.8	5.6	3.7	3.7	
Other	14	35.7	28.6	14.3	7.1	14.3	0.0	
$\chi^2$		43.16	136.58	52.59	12.74	3.97	68.05	
Asym.		.000	.000	.000	.547	.996	.000	

B. Faso = Burkina Faso  $\chi^2$  = Pearson Chi Square

Asym. = Asymptotic Significance (2-sided)

The findings were equally supported during an interview with immigrant key informants. One major observation throughout the interview was that the participants consistently emphasised the significance of persuasions and pricing techniques as sure means of luring potential buyers. In the interview, this was what two participants remarked:

In this kind of work, you must be smart. You certainly need to have an oily tongue (convincing words) to persuade clients. I do that by making positive remarks about the wares (quality and durability). These persuasive tricks are very important in business because they help to draw people's attention to the product [M9].

You see, this work requires smartness. What I do is that I sometimes lower the price of the goods for my clients just to keep them as regular buyers [M4]

## 5. Discussion

Through concurrent, triangulated mixed methods design, this paper examined the retail strategies used by 779 West African immigrant retailers to sell their wares in the Accra Metropolitan Assembly of Ghana. Interview schedule and in-depth interview guide were used to collect the data from the field. The analysis indicates that most of the respondents built a network of clients for their wares and Ghanaian consumers were their main consumers. However, those from Benin generally transacted their retail businesses with local Ghanaian consumers. It was again found that most of the

respondents maintained their clients by selling their goods at reduced prices and those from Niger mostly lower the prices of the wares to sustain their clients noting that they were foreigners and thus need to sell their wares faster than other traders to make a living.

The above revelations support Mui and Mui (1989) and Davis (2008)'s findings that itinerant retailers in general understand the concept of pricing and sell their goods below cost to attract customers with the hope of selling to them higher sale margin goods. This similarly buttressed what Davis (2008) found among informal street traders in Accra, Ghana, where the traders charged lower prices for the same quality of goods as those sold in the markets which enabled them to secure larger customer base. The current evidence further conforms to the observation by Hay (1971) who stated that most itinerant migrant traders become mobile retailers to lower prices to forestall competition from their shop-keeping competitors. Generally, it is noted in the literature that price discounting was a competitive strategy adopted by itinerant migrant traders to remain in business (Malgas and Zondi, 2020; Naggar, 1992; Porter, 2008).

It further emerged that about 69.1% of the respondents priced their wares by themselves and the main factors mostly considered in the pricing of their wares included the supplier price of the wares followed by whether they were needy at the point of sale. This suggests that most West African itinerant migrant retailers do not usually have price ceilings for their wares sold but depend on several critical factors. These findings, to an extent, corroborate what Ginswick (1983) had found among itinerant retailers in the United Kingdom who had no regular prices for their goods but hinged on the price at which their wares were taken from their suppliers, their personal circumstances at the point of sale and a guess assessment of their buyers' economic status. These findings also reinforced the observation made by Thomson and Smith (1973) who noted that buying wares from suppliers at lower prices was paramount for most itinerant traders. This is because it enables them to out-compete their competitors by selling their wares at lower prices without any negative impact on their profit margins (Thomson and Smith, 1973).

It was further discovered that more than half (55.4%) of the respondents traded their wares on cash basis followed by those who sold them on both cash and credit lines. Concerning their countries of origin, while those from Togo generally sell their wares on cash basis, their Burkinabe counterparts are more inclined to selling their items on both cash and credit basis. This is evident where a large proportion of them sold their wares on cash basis, which was certainly anticipated since most of them could best be described as trans-nationalists who are always on the move and perhaps would not want to risk selling their wares on credit to avoid bad debts and or losses. Similarly, the decision to retail their wares mainly on cash basis could also be attributed to the urbanized nature of the Accra Metropolitan Assembly which might make it

difficult for them to identify their debtors. The current findings, however, contradicts what Harris (2009) discovered in his study that most itinerant migrant traders increase their sales and make profit by making goods more accessible by offering credit facilities to their customers. Selling on credit probably is a strategy to continue to be in contact with the client, with the possibility of making further sales (Brown, 2019; Fontaine, 1996). The study further indicates that street vending, the pioneering form of retailing, was the main itinerant retail strategy adopted by the immigrants and those from Benin were largely engaged in itinerant street vending. Thus, this confirms the claim in the literature that street hawking, the pioneering form of retailing is still attractive, especially to immigrants (Baldwin-Edwards, 1998; Marinelli, 2018; Saayman, et al., 2020).

It was again revealed that a higher proportion of the respondents (74.0%) advertised their wares by shouting aloud the name of the wares followed by those who advertised by shouting out audibly, the quality and durability of their wares. As regards their countries of origin, it was found that whereas Nigerians mostly advertise their wares by shouting aloud the name of their products, their Burkinabe compatriots largely advertise their wares through cries related to the quality and durability of the wares. Such relentless repetition of actions (cries) is a typical characteristic of pre-modern era advertising (Beard, 2017). Deliberations with immigrant key informants in the study area corroborated these survey findings. The interviewees were generally of the view that they needed to say pleasurable remarks about their products to attract potential customers by varying the advert options. The above evidence resonates with what Mayhew (1985) and Harris (2009) had indicated in their study samples in the United Kingdom that most cries by itinerant retailers which were uttered in the streets were concerned with the name, price, and condition of the products on sale. These revelations further back the evidence obtained by Harris (2009) who stated that the streets of London and other major cities were full of cries of the name, price, and condition of wares as the itinerant salesmen compete among themselves. The findings above are, however, incongruent with what Gentilcore (1995: 110-120) noted in Italy where itinerant migrant sellers of medicines offered entertainment to create laughter and "to escape from woes", to attract customers.

Additionally, the analysis indicates that about 40% of the respondents increased their sales using flattery/persuasions and lowering the prices of their wares than their competitors. In their application of these techniques, it was realized that while Togolese (55.6%) were numerous among those who applied flattery and persuasions to increase their sales, Malians were known for their use of price lowering techniques, as a competitive strategy, to attract customers ((Malgas and Zondi, 2020; Naggar, 1992; Porter, 2008). This finding also, corroborates the observations made by Turner and

Oswin (2015) who recounted how young itinerant Hmong girls and women began walking around Sa Pa town's main streets in Vietnam befriending newly arrived tourists using conversations involving the use of tact and flattery as strategies to advertise and sell their merchandise. Moreover, these findings also confirm the revelations made by Mayhew (1985) and Rubin (1986) who noted that itinerant traders who were often desperate to make a sale used persuasive techniques or their 'oily tongue' to convince clients to buy their wares.

## 6. Conclusions, policy implication and limitation

Flowing from the above results and discussion therein, the study concludes that majority of the immigrant retailers demonstrated their entrepreneurial shrewdness by constructing multiple networks of clients for their wares with Ghanaian consumers being their main clientele base. Most of the immigrants adopted various mechanisms to sustain their buyers and this was evinced by retailing their goods at lower prices to forestall competition from their competitors all in a bit to eke out a living as foreigners. The study further showed that a higher percentage of them fixed the prices of their wares by themselves, and the most critical factors commonly considered in pricing their wares are: (1) the price at which they procure the wares from their suppliers, and (2) their personal circumstances at the point of sale (i.e. whether they are economically down). This revelation implies that most itinerant immigrants in the study area do not generally have fixed prices for their wares; but decide on the prices of their items based on the above relevant factors.

Again, many of the immigrants sold their goods on cash basis. Besides, most of them conducted their retail businesses through street vending (trekking along streets). Similarly, a higher proportion of them advertised their wares by shouting aloud the name of the wares. In general, most of them advertise their wares by passing pleasurable remarks about their goods, that is, using flatter and persuasion. The evidence from this investigation has key implications for prospective entrepreneurs and those already in business. The overall recommendation is that aspiring entrepreneurs, including those who sell in shops and other designated markets, are encouraged to learn from the current retail strategies employed by the immigrants to compete favourably in the market area and as well as increase their sale profits. Moreover, the study reflects that aspiring entrepreneurs and shop retailers could experiment the pricing strategy of these itinerant immigrants, to increase sales value.

As it is with many academic writings, this study was not without shortcomings. One, considering that the study employed the snowballing technique to identify and select the immigrants (due to absence of accurate statistics on immigrants nationwide), the number of immigrant retailers enrolled in the study might not be the exact reflection of their population in the study area. Consequently, sampling bias could not be ruled out, and hence users of the findings of this study are cautioned to

make inferences with care. This challenge encountered on the field can only be surmounted by future researchers if the migration data collection regime of the country (Ghana) is improved such that data can easily be accessed by districts, by regions and countrywide. Two, transferability of findings from the qualitative data is constraint with respect to generalisation for all the participants in the study area. Nevertheless, some useful insights in respect of the perceptions and experiences shared by the immigrant key informants were distilled such as the mode(s) of sale of their wares, the mobile retail approaches adopted to market their products, key advertisement techniques used to attract clients and the retail mechanisms employed to increase their sales.

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## Conflict of interest

The authors declare that there are no conflicts of interest whatsoever surrounding this work.

## Data availability statement

The data used in this research are readily available from the authors upon reasonable request.

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